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A Text-Book on Office System

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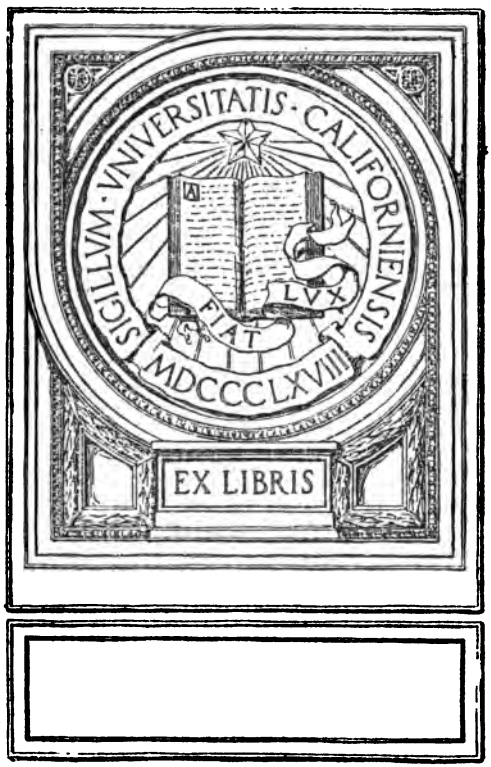
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MODERN FILING

AND HOW TO FILE

A Textbook on Office System

W. D. A. '25

[THIRD EDITION]

UNIV. OF CALIFORNIA

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INDEX TO CHAPTERS

Page No.

INTRODUCTION . . . . . vii–x

CHAPTER I—THE LOOSE SHEET SYSTEM 1–4

The System Defined. The Loose Sheet Cabinet. Its Advantages. Loose Sheet Transferring. Questions on Chapter I.

CHAPTER II—THE SHANNON FILE 5–11

The Board File. The Shannon Cabinet. How Papers are Filed. Important Features Summarized. Shannon Transferring. Questions on Chapter II.

CHAPTER III—VERTICAL FILING 12–16

Difference Between Vertical and Shannon. The Folder. The Guide. Tabs. Metal Label Holders. Questions on Chapter III.

CHAPTER IV—METHODS OF INDEXING AND ALPHABETICAL FILING 17–22

Alphabetical Filing. The Principle Applied. Larger Alphabetical Sets. Alphabetical Transferring. Questions on Chapter IV.

CHAPTER V—NUMERICAL FILING 23–29

The Card Index. Cross Reference Indexing. Direct Number System. Disadvantages of Numerical System. Numerical Transferring. Questions on Chapter V.

CHAPTER VI—DIRECT NAME SYSTEM 30–35

Value of Numerical Feature. How the Tabs are Arranged. Expansion Provided For. The Red "Out" Guides. Direct Name Transferring. Questions on Chapter VI.

CHAPTER VII—GEOGRAPHICAL FILING 36–42

Advantages of Location Method. The Basis of the System. A Second Method. Its Economic Features. How Letters are Filed. The Direct Geographical System. Filing by Counties. Geographical Transferring. Questions on Chapter VII.

CHAPTER VIII—SUBJECT FILING 43–47

The Field of Subject Indexing. The Methods of Indexing. Subject Filing in Purchasing Departments. How an Editor Uses Subject Filing. The Relation of Subject Indexing to Alphabetical Indexing. Transferring a Subject File. Questions on Chapter VIII.

CHAPTER IX—FOLLOW-UP 48–52

Where Follow-Up is Generally Used. The Methods Employed. Alphabetical Follow-Up. Geographical Follow-Up. Subject Follow-Up. Other Methods. Questions on Chapter IX.

438458

Page No.

CHAPTER X—COPYING OUTGOING PAPERS . . . 53–58

The Tissue Copy Book and Letter Press. The Rapid Roller Copier Method. The Carbon Paper Method. Questions on Chapter X.

CHAPTER XI—CARD RECORD SYSTEMS . . . 59–65

The Development of Card Records. The Security of Card Records. Methods of Indexing. Record of Quotations. Quotations Given. Questions on Chapter XI.

CHAPTER XII—INSURANCE, REAL ESTATE AND FOLLOW-UP CARD SYSTEMS 66–74

Insurance Expiration Records. Real Estate Records. Card Follow-Up Systems. Alphabetical Follow-Up. Metal Indicators. Knowledge of Card Record Systems Important. Questions on Chapter XII.

CHAPTER XIII—DOCUMENT AND CHECK FILING . . 75–80

Document Filing. Filing Documents Flat. Check Filing. The Old Method. The Modern Way. Direct Name Check Filing System. The Commercial Use. Questions on Chapter XIII.

CHAPTER XIV—THE CARD LEDGER 81–94

Card Ledger in Operation. Methods of Indexing. The Safeguard Card Ledger. Geographical Card Ledger. Numerical Card Ledger. Card Ledger Desks. Mechanical Ledger Posting. Questions on Chapter XIV.

CHAPTER XV—STOCK RECORD KEEPING . . . 95–100

What a Stock Record Is. What a Stock Record Does. The Methods Used. Equipment Used. Questions on Chapter XV.

INDEX TO ILLUSTRATIONS

Illustration No.		Page
1	Box File showing index	1
2	Loose Sheet Cabinet (Sectional)	2
3	Shannon Board File	5
4	Alphabetical Shannon Index	6
5	Shannon Drawer with Index and Compressor Cover	6
6	Shannon Perforator	7
7	Method of Filing papers in Shannon Drawer	7
8	Transferring Contents of Shannon Drawer	9
9	Filing the Contents of a Shannon Drawer in a Transfer Case	10
9A	Compressor Cover for Shannon Drawer	10
10	Shannon Transfer Case—closed	11
11	Vertical File Drawer	12
12	Vertical Folder	13
13	Vertical Guides	13
14	Showing Compressor in Vertical Drawer	14
15	Tab arrangements commonly used on Guides	15
16	Vertical Guide with Metal Label Holder	15
17	Simple Alphabetical System	18
18	Part of No. 80 Alphabetical set of Guides	19
19	4-drawer Vertical Cabinet and stack of 4 Transfer Cases	20
20	"Record of Transfers" Guide	21
21	Simple Numerical System	23
22	Alphabetical Card Index for Numerical File	24
23	Card Register of numbers for Numerical Filing	25
24	Method of cross-indexing on cards	25
25	Numerical Index used in Direct Number System	27
26	Card record of transferred folders in Numerical Filing	28
27	Direct Name System of Vertical Filing	31
28	Miscellaneous folder used in Direct Name System	30
29	Direct Name "Individual" Folder	32
30	Special Name Guide and Monthly Folders for heavy correspondence	33
31	"Out" Guide	34
32	State Guides used in Geographical Filing	37
33	Guide arrangement for Geographical File	38
34	Direct Geographical System	40
35	Subject guides for Quotation or Data File	43
36	Simple method of Subject Indexing	44
37	Vertical Follow-Up System	49
37A	Method of using Follow-Up System	50
38	Copying Book	54
39	Letter-press	54
40	Rapid Roller Copier	55
41	Cross Section of Rapid Roller Copier	56
42	Method of inserting letter in Copier	56

Illustration No.		Page
43	Set of 25 Alphabetical Card Index Guides	61
44	Sub-divided Set of Alphabetical Guides	62
45	Town Guides used in Geographical Filing	62
46	Showing arrangement of County Guides	63
47	2-drawer Card Cabinet	63
48	Record of Quotations Received	64
49	Record of Quotations Given	64
50	Expiration Record used by Insurance Companies	66
51	Card form used by Real Estate Broker	67
52	Card Follow-up Record	68
53	Alphabetical Follow-up Record on cards	70
54	Metal Indicators	71
55	Uses of Indicators for cross-indexing	72
56	Single Document File	75
57	Document Guide	76
58	Check File Cabinet	78
59	Direct Name Check Filing System	79
60	Ledger Cards for commercial use	83
61	Ledger Cards used by Savings Banks and Commercial Houses	84
62	Handy Card Ledger Tray	85
63	Detail of small Card Ledger System	85
64	Subdivided index for Card Ledger System	86
65	Safeguard Card Ledger	87
66	Ledger cards with shoulder tabs	88
67	Geographical Card Ledger arrangement	89
68	Numerical Card Ledger arrangement	90
69	Standing Card Ledger Desk	91
70	Sectional Card Ledger Desk	92
71	Tray for use with Mechanical Posting Machines	92
71A	Card form used with Mechanical Posting Machines	93
72	Card record of stock	96
73	Requisition form	98
74	Stock record showing indexing arrangement	99

INTRODUCTION

AN up-to-date knowledge of filing systems is indispensable to the competent office assistant, bookkeeper or stenographer. If this knowledge has not been secured at some time during the student's training in school, it is one of the first defects he is obliged to remedy in a business office. If he has the knowledge when he enters a business office, it makes the way for his success easier from the start, and improves his prospects for early promotion.

It is not difficult for the student to gain a good working knowledge of filing systems in a comparatively brief course, when the subject is properly explained and illustrated. Business schools throughout the country are recognizing this fact. Hundreds of them have made arrangements for making it a permanent part of their curriculum.

It is the intention of most business school faculties to see that the standards and equipment of each succeeding class shall be better than the standards and equipment of the class of the preceding year. That, of course, is necessary to keep step with progress in the business world.

It might be well here to quote a paragraph from a recent article appearing in a business magazine, entitled "Business Equipment in Commercial Schools". The writer of this article, in telling what it was necessary for the student to know, said this:

> "If he knows nothing of card index systems, nothing of approved filing methods, nothing of the machinery of the office, then he falls short of the knowledge he might have obtained with but little additional effort during the months or the years of his preparatory work in his business college."

That, we believe, expresses the thought we wish to bring out, viz: that the business school that gives its students this information places the best equipped and most efficient help in the hands of the business man, thereby establishing a reputation for thoroughness in teaching.

On taking a position it is seldom that the graduate student is immediately given a position as head bookkeeper, office manager, head stenographer, etc. Usually the position is a combination of some semi-responsible position and some other work of a very neces-

sary but less responsible character. Of course, the idea back of this is the gradual and systematic up-building of the employe's efficiency—the preparatory work training the employe to take a more remunerative and responsible position.

The ability the student displays in handling these subordinate jobs goes a long way toward hastening that promotion to which all are looking forward. He must creep before he walks—and in business he starts at the bottom, likewise.

Usually one of these very important but subordinate positions that we've been considering is the filing of business papers—putting them away systematically so that they may be found without delay.

The ever increasing complexity of business means the originating of many kinds of papers and records which must be filed for reference—preserved in accessible shape. But generally it means the filing of letters, orders, invoices or bills, commercial reports, cancelled checks, estimates, quotations, documents and catalogs. There exists hardly a business office, large or small, but must have these papers and records to keep, in either large or small quantities.

When a student goes to his employer, his value is wonderfully increased if he can show him more ways and means to take care of office details than he himself knows. If he is well enough acquainted with the general methods of filing papers to do such work without supervision, and to produce these papers upon demand, he is indeed a valuable asset to the business man.

In many large business organizations there are chief filing clerks who have from two to thirty assistants who do nothing but look up and file correspondence. There are thousands of business houses throughout the country that require from eight to fifty people to take care of their filing. Expert librarians have been hired by business houses to supervise filing at large salaries. So you see the subject is worthy of the utmost attention.

Now how many students are familiar enough with the standard sizes of cards to be of assistance to an employer? Just consider that an employer wants a card record of his customers and he roughly outlines the information he desires on the card. It is later drawn up a little more accurately and looks good enough to print. The drawn proof covers a space about six inches square and the employer asks the student to have the printer make up a couple of thousand cards. At this point, if he possesses the knowledge to be

obtained from a thorough course in filing, he can advise his employer in such a way as to save him money, time and annoyance.

First, he shouldn't make the card 6″ square, although few printers would suggest any change in the "copy" or original form. The record should be redrawn or redesigned to go on a card measuring 6″ wide and 4″ high, or 8″ wide and 5″ high, or even 9″ wide and 6″ high, which are standard card sizes; and these are the reasons: As the record grows it will require a suitable receptacle and suitable indexes or guides, and even more cards after the first lot is used up. Should he make it 6″ square, the card cabinet, the guides, and additional cards would all have to be manufactured specially to the employer's order and consequently at a much greater investment of time and money than a standard size would require. If it were standard he could obtain guides and cabinets, carried in stock ready for immediate delivery, from nearly any handler of office furniture and supplies, and at a price far lower than he would be compelled to pay for special goods.

An efficient filing course will also give the student a thorough understanding of methods of indexing; and these, as everyone knows, are the basis of all office records. Every record of any volume which is already in an office where the student is employed, or which is later on installed, must be indexed in such a way as to be readily accessible. You find these records by name of firm or individual, or by location or by subject, or by some combination of these fundamental methods. A filing course goes very thoroughly into the subject of indexing, a knowledge of which will enable the student to devise a method of indexing nearly any record which may originate or exist in the average office.

Frequently it will be found that business houses are struggling along with filing methods they have far outgrown, or that are not adapted to their requirements. The results are not what they would like, yet they cannot see any way to improve the methods they are using. The methods need changing—something else should be installed—and if the student has a proper knowledge of filing systems he can make the change greatly to his employer's benefit as well as his own.

Suppose, when the graduate secures a position, his employer says, "Now there's that letter file and it's pretty well filled up. I wish you would put all that correspondence in transfer cases so we

can get at it and locate any paper readily, and use this file for our current letters." Would the graduate know what to do and how to go about it?

Or suppose the employer reaches a point where he wants to install a filing system. The student should be in a position to tell him just what kind of a system to use.

These are just a few of the reasons why a graduate of a business course of any character should know everything possible about filing—and, as quoted previously, that knowledge can be attained by "a little additional effort during the months or years of his preparatory work in his business college."

MODERN FILING

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CHAPTER I

The Loose Sheet System

This method of filing was one of the first in use. While it is not the most modern, it is used to some extent in offices where the correspondence is not large. The principal use that is made of it today, however, is in filing receipts, manifests, memoranda, and other papers to which only occasional reference is necessary. The Loose Sheet Method is simple in operation, yet it should receive earnest attention by the student who desires to know more about filing than that used in any one office.

The System Defined

When the system first came into use, it was in the form of a box with a hinged cover as shown in Figure 1.

FIG. 1. Box File showing index.

This is commonly known as the BOX FILE. As you have already noticed, the Box is a little larger than actual letter size, in order that papers may slide in freely.

The interior contains a set of index sheets, made of manila paper, which are fastened to the back of the box to keep them in place. The little projection at the right of the sheet on which a letter of the alphabet is printed, is called a TAB. This is a very important tool in filing, as the quick finding of a letter depends upon these tabs. This is not only true of this method of filing, but it also applies to other methods which you will study later.

When a finer classification is desired, each letter of the alphabet may be divided into several parts. For instance, we take the letter "B" and divide it into BA, BE, BI, etc., each subdivision being placed on a separate index sheet. This enables us to find a letter more quickly. If we wish to file a letter that we have received from C. B. Billings, it will be placed in the compartment back of the BI guide. Letters from individuals are filed according to the last name.

The Loose Sheet Cabinet

An improvement was effected in the system when the Loose Sheet Cabinet was introduced. It contains a number of small drawers made like the Box File, as shown in Figure 2. Instead of the hinged cover, a compressor spring is used to keep the papers in place.

FIG. 2. Loose Sheet Cabinet (Sectional). An improvement on the ordinary box file.

Its Disadvantages

In order that we may fully appreciate the time-saving features in modern filing, let us observe a few of the disadvantages of the system herein explained. The drawer has to be removed from the cabinet when we wish to refer to a letter. When the compressor spring is released and the drawer is slightly tilted, the contents fall out. The compartments do not fill up evenly, and no provision is made to keep letters of individual firms separate. It entails more

physical effort than is necessary and reference cannot be made quickly. When a letter is once removed from the file, much time is consumed in putting it back in its proper place.

Loose Sheet Transferring

As letters are filed in the cabinet from day to day, the drawers gradually become full, some drawers quicker than others. If you receive a large number of letters from Smith, Simpson and Sullivan, they fill up the drawer assigned to the letter "S", and it becomes necessary to remove the contents of this drawer to make room for new letters. This process of removing letters from a cabinet drawer and placing them in a storage or "transfer" case is known as "transferring" correspondence.

When a loose sheet drawer is full, the papers are removed and placed in a loose sheet transfer case, which is similar to the box file described in the second paragraph of the lesson. The transfer case, however, has no index but has a metal device in the back into which is slipped the back of the index of the cabinet drawer. Thus it is possible to remove the entire contents of the drawer, index and letters, and place them in a storage case. It is then necessary to place a new index in the drawer, to provide for the new letters.

It is in this work of transferring, that the greatest disadvantage of the loose sheet file is manifested. Since one drawer of the cabinet may fill up three or four times while another drawer is filling up once, it is necessary to transfer the contents of some drawers much more frequently than others. One drawer may contain correspondence dating back two years, while in another drawer the letters are never more than two months old. The cabinet thus lacks uniformity. When you want a letter from Smith, but cannot remember the date, you may have to search through several transfer cases before you find it.

Furthermore, loose sheet transferring is expensive because a new index must be purchased for each drawer transferred. Since these indexes have metal devices for attaching them in the drawer and transfer case, they cost three or four times as much as other indexes, as for instance, the Shannon index which is described in the following chapter.

QUESTIONS ON CHAPTER I

The Loose Sheet System

1—Why is it necessary for the stenographer to be familiar with the different methods of filing?

2—Describe the Box File.

3—What is a Loose Sheet Cabinet?

4—What is meant by a TAB?

5—On what does quick finding and filing of letters depend?

6—What is the object in subdividing the letters of the alphabet?

7—How is the Loose Sheet System used today?

8—What is meant by transferring correspondence? Why is it necessary?

9—Give three reasons why the Loose Sheet System does not meet the requirements of today.

10—Is the Loose Sheet System economical? If not, why?

CHAPTER II

The Shannon File

Familiarity with the preceding lesson will make your study of the Shannon File comparatively easy. The Shannon, like the Loose Sheet, is termed a Small Drawer system to distinguish it from the Vertical or Large Drawer method which we shall study later. Notwithstanding the fact that it represents one of the early methods of filing, the Shannon has certain advantages that even the more modern systems do not possess. It is frequently used for filing papers of more than ordinary importance.

The Board File

The simplest Shannon File consists of a board about 9 inches wide and 14-1/2 inches high, on one end of which is mounted a double

FIG. 3. Shannon Board File. The Shannon System in its simplest form.

arch, as shown in Figure 3. Each arm of the arch breaks near the top and swings outward. When the arch is closed, the arms fit snugly into the holes at the top of the upright posts, making secure any papers that have been slipped over them.

The Board File is generally provided with an index, which consists of a set of manila sheets, perforated with two holes to fit over the arch and with tabs projecting at the right edge of the board. These index tabs may be alphabetical, or printed with the names of the months, or numbered. Figure 4 shows a Shannon index index, alphabetical.

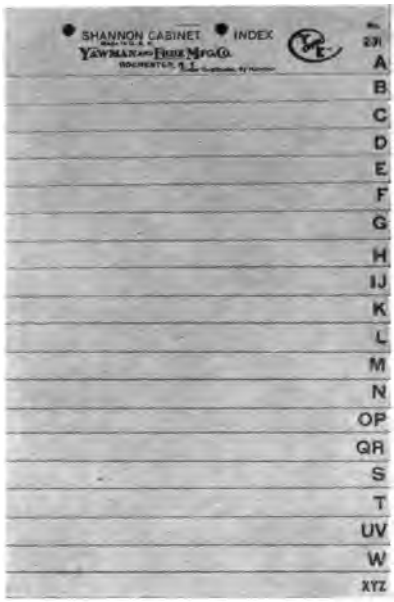

FIG. 4. Shannon Index, Alphabetical.

The board file may be hung on a peg, and you will see them in a great many offices, hanging on a wall or on the edge of a desk.

The Shannon Cabinet

The Shannon Cabinet is simply a cabinet having one or more Shannon drawers, and the Shannon drawer is the same as the board file with the addition of a drawer front. In Figure 5 you will see a Shannon drawer equipped with index and compressor cover. The compressor cover keeps the papers compact.

FIG. 5. Shannon Drawer with Index and Compressor Cover.

How Papers Are Filed

Accompanying the Shannon File is a device known as the Shannon Perforator, Figure 6. All papers to be filed by this method are perforated at the top in a uniform position so that the tabs of the

FIG. 6. Shannon Perforator. Cuts holes in uniform position in the sheets to be filed.

index will not be covered. As many as twenty papers can be perforated at one time.

We will assume that you wish to file a letter which you have received from L. M. Hoosier. Locate the "H" tab quickly, and throw all papers, including the "H" guide, over the arches as shown in Figure 7. Place your thumb on the arm of the right arch

FIG. 7. Shannon Drawer with papers thrown back over arch.

and swing outward; then fit the perforations over the upright posts, release the arms, and the letter becomes part of the file. The same principle applies to finding correspondence.

Of course it must be remembered that all correspondence beneath each index sheet is arranged in order; for instance, a letter from Douglas & Company would be placed on top of the one from H. C. Dressen, and a letter from A. E. Dickinson would be placed on top of the one from Douglas & Company. If there are several letters from this firm, the most recent communication would appear on top.

Important Features Summarized

Protection against loss of papers is a very important feature of the Shannon File. When a letter is once filed it remains in its place until removed by the file clerk. The drawer may be inverted, turned on either side, or accidentally dropped, and yet the contents are undisturbed. No less important is the facility with which various sizes of papers may be cared for in the same drawer.

In business it is very necessary that copies of outgoing letters and documents be preserved for future reference. It is therefore essential that these copies be filed with the letters to which they are answers. Thus, a letter from Mr. Dressen would be under the "D" index tab, and our answer to that letter would be directly on top of it; a later communication appears next, with a copy of our answer also above it. By this plan correspondence is so classified that reference is made easy.

It is sometimes necessary to file letters according to date, especially if the subject matter is to receive attention at some future time. This is particularly true of orders when designating the time of delivery. We frequently receive inquiries for catalogs and advertising matter. Believing that the inquirer may become a customer, we decide to write him again in a short time—perhaps ten days. We, therefore, place his letter under that particular date, when the matter is called up automatically. At the stated time the papers in that compartment are taken out and referred to the proper official.

The capacity of a Shannon drawer is approximately 400 letters.

Shannon Transferring

The term "transferring" means taking the papers from the original or current file and placing them in a storage case. Papers are usually kept in the original or current file for a period of six months

FIG. 8. Shannon Drawer with contents about to be transferred.

or a year or sometimes longer than that. The usual period, however, is one year. At the end of this period, papers must be economically housed for convenient reference.

The process of transferring by the Shannon system is not difficult. Shannon transfer cases are made of strawboard. Each transfer case is equipped with a transfer arch, which is of cheaper and simpler construction than the original arch in the original Shannon file. The back of the transfer case provides for suitable entries by which its contents may be ascertained. With each transfer case is a "U" shaped transfer wire by which the actual operation of transferring is accomplished in a simple and rapid manner.

The Shannon drawer to be transferred is removed from the file. The Compressor cover is swung over the arches as shown in Figure 8, and the upright arches swung outwards, leaving the upright posts clear. The "U" shaped transfer wire is then inserted in the hollow upright posts, the fingers placed beneath the matter to be transferred, and the entire matter lifted off and moved to the transfer case where the transfer wire is inserted in the hollow upright posts

FIG. 9. Contents of Shannon Drawer being filed in transfer case.

of the transfer arch, Figure 9; and thus the papers are guided over the upright posts in the transfer case, the arches of which are then closed.

The physical act of transferring is then complete and it is necessary to make a careful record of the transferred material. The

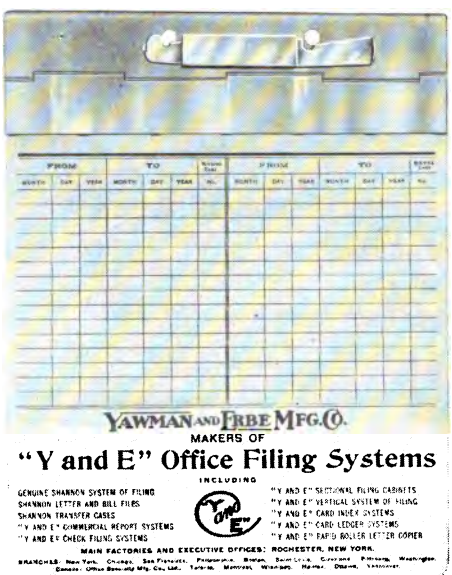
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FIG. 9A. Compressor cover provides for record of transfers.

compressor cover, which is made of heavy board, in the original drawer, bears this record. This compressor cover provides for the record of the dates and the material transferred, and the number of the transfer case in which it can be found, (See Figure 9A).

This information is then entered on the label on the back of the transfer case, and the transfer case itself put away in the storage room in its proper numerical order. (See Figure 10).

FIG. 10. Shannon Transfer Case closed. Note label for record of material transferred.

QUESTIONS ON CHAPTER II

The Shannon File

1—Describe the Board File. The Shannon Cabinet.
2—How is a Shannon File indexed?
3—How is a letter filed in a Shannon File ?
4—Explain how to use a file having a daily index.
5—What is done with copies of outgoing letters?
6—What is a Shannon Perforator?
7—Is it possible to file postal cards in the Shannon drawer?
8—In what way does the Shannon File give security to papers?
9—Describe the method of transferring in the Shannon system.
10—After reading Chapters 1 and 2, which method of filing do you prefer? Why?

CHAPTER III

Vertical Filing

Vertical filing means filing papers on edge in a large drawer. A vertical drawer has a capacity of between 3000 and 5000 letters—enough to fill about 10 Shannon drawers.

FIG. 11. Vertical Filing Drawer. Note Frictionless Suspension Slide at the side.

A vertical drawer may be opened and closed very easily in spite of the weight of its contents. Because of the roller slides or arms which are attached to the sides of the drawer, it is possible to pull the drawer out to its full length without actually removing it from the cabinet. Papers filed in the back of the drawer may be referred to as easily as those near the front. An idea of this may be gained from Figure 11.

Difference between Vertical and Shannon

The unit of the vertical system is not the drawer, as in the Shannon and Loose Sheet files, but the folder. If you are asked to get a particular letter from the Shannon file, it is necessary to remove the drawer from the cabinet before you extract the letter. On the other hand, if you are directed to bring certain correspondence from the vertical file, only the folder containing that firm's correspondence would be removed.

The Folder

A folder is a sheet of heavy manila paper folded once, as shown in Figure 12. Papers of letter size or smaller are laid in the folder like the leaves in a book.

Each folder will hold as many as 50 letters. If the letters in the folder are all from one firm, they are filed in order of dates, that is, the first letter received is laid in the back of the folder and later letters are laid above it, so that the last one is always

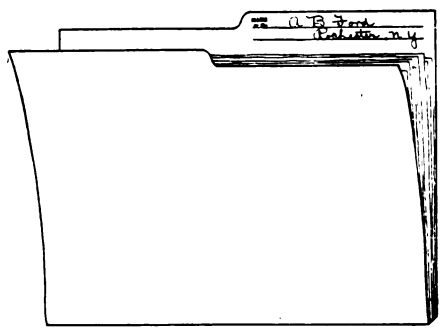

FIG. 12. Vertical Folder in which are filed all letters with one firm.

in the front. In case letters from several firms are filed in one folder, they are first arranged alphabetically; and then each concern's letters are kept in order of date. When the folder is placed on its side you refer to the contents just as you would turn the leaves of a book, except that the papers are not fastened.

Notice, in Figure 12, the projecting tab on the rear edge of the folder. On this is written the name of the customer whose letters are filed within. Most folders are made with projecting tabs, although some are straight cut.

FIG. 13. Typical Vertical Guides, behind which folders are filed.

The Guide

(See illustration on preceding page)

The Guide is so named because it shows us where the papers we want are located. It is a sheet of stiff material, manila or pressboard, of proper size to stand in the vertical drawer; and on its upper edge is a projecting tab, on which the actual indexing data is printed—see Figure 13. For instance, the tab may show a letter of the alphabet, or a number, or a name. The guide is fastened in the drawer by means of a rod which passes through an opening in a projection at the lower edge.

Guides are used as the index in the vertical drawer. Back of each guide there are one or more folders. The guide thus points the way to the folder that you want. Both guides and folders are kept in an upright position by a movable metal compressor which slides in a metal channel in the bottom of the drawer, as

FIG. 14. Interior of Vertical Filing Drawer showing compressor.

shown in Figure 14. As the volume of correspondence is increased, this compressor is moved toward the back of the drawer.

Tabs

The width of the tab which projects above the top edge of a guide is indicated by the word "cut". Thus a guide having one tab the full width of the top of the guide is known as "one cut".

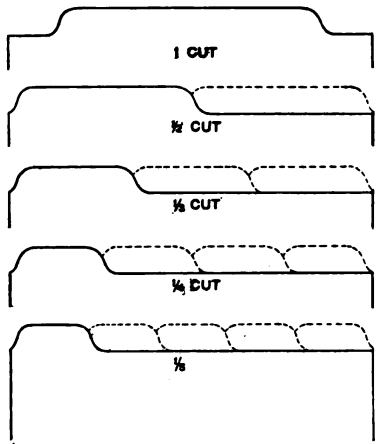

FIG. 15. Showing the tab arrangements commonly used on guides

Those having tabs which extend only one-third of the way across the top are "one-third cut" guides; and these guides have tabs in three different positions. The first guide has a tab at the left or in the "first position;" the next guide has a center tab, in the "second position;" and the third has a "third position" tab at the right. Guides are also commonly made with one-fifth cut tabs. In Figure 15, you can see the different tab arrangements.

Metal Label Holders

In place of tabs, some pressboard guides have metal label holders, as shown in Figure 16. The indexing data is printed or writ-

FIG. 16. Vertical Guide with Metal Label Holder, in which the label can be changed at will.

ten on the label which is then inserted in the label holder. These guides are very durable, since they are made of heavy pressboard, and the metal label holders will not wear out. Furthermore, they have the advantage that old labels may be removed and new ones inserted whenever necessary.

QUESTIONS ON CHAPTER III

Vertical Filing

1—Explain the principle of Vertical Filing.

2—What is a guide? Can you assign a good reason for fastening the guide in the drawer?
What is a folder?

3—What is the capacity of the Vertical drawer?
The Shannon?

4—How are the guides and folders arranged?

5—State two advantages in favor of the vertical system of filing.

6—What prevents the contents from lying flat in the drawer?

7—Is there any particular advantage in pulling the drawer out full length?

8—Contrast the operations in referring to the Vertical file and the Shannon.

9—About how many letters can be placed in a folder?

10—What is a tab? What is meant by a "one-third cut" guide?

CHAPTER IV

Methods of Indexing and Alphabetical Filing

In the preceding lesson we discussed the fundamental principles of vertical filing. We saw how guides and folders are placed in the drawer. Now we come to a most important subject: the arrangement of the guides and folders in the drawer, known as Indexing, for it is the index which enables us to find a paper after it has been filed. In fact the chief object of filing is quick finding, for we should never need a filing system if the papers were put away and never consulted afterward.

Fundamentally, there are three different methods of indexing: ALPHABETICAL, filing by name; GEOGRAPHICAL, filing by location, that is by town, county or state; SUBJECT, filing by topics or subjects. These represent the standard ways of indexing. In every business the filing system in use embraces one or a combination of these principles. Sometimes it is found convenient to use all of them. There is also the numerical method, which means filing by number; but this is not a separate and distinct method, for the number always represents a name or a subject.

As you continue studying this course you will observe that a standard method of filing may be simple or it can be made elaborate, just as conditions may demand. Like our systems of bookkeeping, it has its elementary processes and also its advanced stage. The reason for this is perfectly obvious. A firm receiving an average of fifteen letters a day would not need the elaborate guide arrangement required by a firm that receives five hundred letters. A clear understanding of the fundamental principles will not only enable you to operate the most elaborate filing system, but it will also acquaint you with the variations which are sometimes made necessary by the peculiar nature of a business.

Alphabetical Filing

Because of its simplicity and ease of operation, the alphabetical plan of indexing is widely used. It is better adapted to the requirements of the average business than any other system except the Direct Name system, which is really a special form of the alpha-

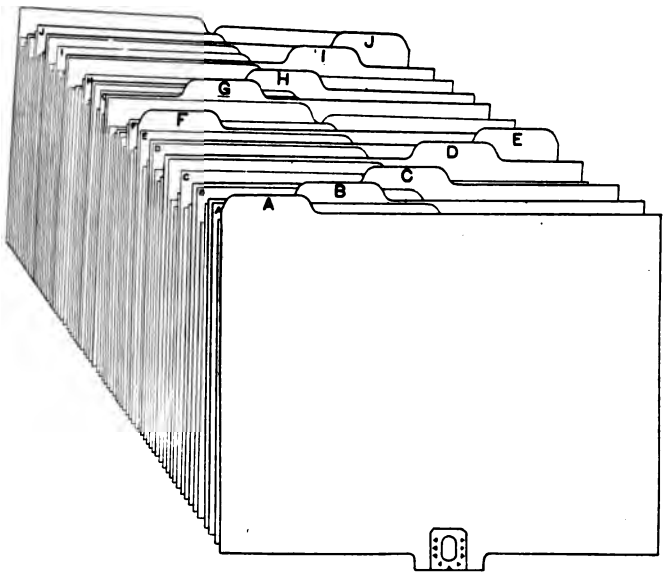

FIG. 17. The simplest Alphabetical System—one guide for each letter of the alphabet (except X).

betical method. A glance at Figure 17 will acquaint you with the simplest form of alphabetical filing. It consists of twenty-five guides, each bearing a letter of the alphabet. The tabs are arranged diagonally across the drawer so that any letter may be readily found. Behind each guide is a corresponding alphabetical folder in which we file all papers under that particular letter.

When the correspondence with a firm or individual numbers ten or more letters, a special folder is assigned, and is placed in front of the alphabetical folder. Where this is necessary, the name of the firm is written on the right-hand tab of the folder, and all subsequent letters accumulate in this receptacle.

The Principle Applied

Let us suppose that we have a number of letters ready to be filed. They are first arranged in alphabetic order so that the file clerk may work in one direction—forward. By exercising a little precaution in handling papers, the chances for misfiling can be greatly reduced. The papers once arranged, the process of disposing of them is very simple. File back of the "A" guide all letters from correspondents whose names begin with "A". If your

correspondence is large, many firms will have separate folders. First determine whether a special folder has been provided for the firm whose letters you are filing. This can be readily ascertained by glancing through the names on the folders. If you find that no assignment has been made, place the letter in the miscellaneous alphabetical folder, which will always be the last one in that division of the index. When you have had a little experience in classifying the correspondence for the files, you will usually know what correspondents have been given separate folders.

Larger Alphabetical Sets

Should the correspondence be too large to be handled conveniently by the guide arrangement explained in the preceding paragraph, a more finely divided index is used. The alphabet is divided into 40, 80, 120, 160, or more parts. These run on up as high as 6000. On first thought this kind of index may seem complex; but it must be remembered that the more subdivisions the file contains, the nearer you are to a letter you wish to find. This is taking it for granted, of course, that the correspondence is very large.

FIG. 18. Part of a No. 80 set of Guides, dividing the alphabet into 80 parts. First sub-division of each letter is printed in red.

Under the 80 subdivision plan, as illustrated in Figure 18, the letter "C" is divided into six parts—Ca, Ce-Ci-Cl, Coa-Con, Coo-Coz, Cr, Cu-Cz. The first combination appears in red, which is a great aid to quick reference. In using an index of this size, it is necessary to consider the first two letters of a name. If we

wish to find a letter from E. V. Cecilmeyer, we shall have to think of CE and locate the tab bearing that combination. A letter from M. W. Chase would be filed back of the same guide, as this subdivision includes any combination between CE and CN. A corresponding division is made of the other letters of the alphabet, although some letters have more parts than others. This will depend upon the frequency with which certain combinations occur in proper names.

Alphabetical Transferring

The accumulation of papers in a filing cabinet will, of course, fill it in a short time. To keep buying new cabinets to accommodate the new papers would be expensive, especially in view of the fact that the papers are becoming less valuable as time passes. They are, however, of such importance that most business houses retain them in accessible shape for several years. This has resulted in what is termed "Transferring," which means clearing out the original file to make room for the current papers, and putting the old papers in storage or transfer cases. These transfer cases should be just as accessible as the original file.

FIG. 19. Four-drawer Vertical Cabinet (left), and stack of four Vertical Transfer Cases (right).

We have already seen how this is accomplished by the Shannon system. In a vertical system the process is quicker, cheaper and less difficult. The vertical transfer case is made just the same size as the original vertical drawer, but of cheaper material. Figure 19 shows a stack of four vertical transfer cases.

Let us suppose that your filing system requires a four-drawer cabinet as illustrated in Figure 19, and at the end of the year it becomes full and must be transferred. You would obtain a stack of transfer cases like those shown, and place them beside your original cabinet. You would then transfer the entire contents of all drawers, including the guides, to the transfer cases and mark the drawer labels to agree with the contents. Then you would replace the guides and folders for the regular cabinet by purchasing a new supply from the manufacturer.

This method of transferring the entire contents of drawers, including the indexes or guides, is quite common in simple alphabetical filing. In the Direct Name System, which is discussed in Chapter VI, however, the method is somewhat different.

The transferring of a geographical, subject or numerical file is also somewhat different in detail, although the principle is exactly the same. These matters will be taken up with the study of the respective systems.

Now you must make a record of your transferred papers, so that by referring to your current filing cabinet, you can immediately ascertain the location of any transferred paper, whether transferred last year or several years ago. In vertical filing this result is accomplished in the following manner:

FIG. 20. "Record of Transfers" Guide.

Each transfer case or drawer is given a number; and in each cabinet drawer, in the front, is placed a guide, called "Record of Transfers" guide, Figure 20, on which the numbers and dates are entered. This guide is kept in the drawer from year to year, and every transfer made is recorded thereon. Reference to it gives the location of any transferred paper. Thus Figure 20 shows that correspondence "A to E" for the previous year is in the transfer case at top of stack.

These are the principles of transferring. Variations will be found, but the one big thing to remember is that what is termed "periodical transferring" is the most efficient. This means transferring the entire contents from your file at a set time each year, or each half-year, as the case may be. Transferring individual folders as they become full is a great mistake and will soon result in confusion.

QUESTIONS ON CHAPTER IV

Methods of Indexing and Alphabetical Filing

1—Name the standard methods of indexing and define each.
2—What important business essential should the study of filing develop?
3—Why is alphabetical filing so commonly used?
4—How are the tabs arranged in alphabetical order? Why?
5—If you have fifty letters to file, how will you go about it?
6—When is it necessary to use larger sets of guides?
7—When and for what purpose are individual folders assigned?
8—Please explain how papers are arranged within the folders?
9—Explain the guide arrangement of a vertical drawer having 80 subdivisions.
10—What is meant by transferring?
11—How would you transfer the contents of a four-drawer cabinet?
12—Why is a "Record of Transfers" Guide necessary?

CHAPTER V.

Numerical Filing

The Numerical System represents the oldest form of vertical filing. It is not actually an independent method of indexing, for it always depends on another alphabetical or subject index.

It has certain features that are particularly adapted to certain lines of business; and while it is not recommended by system experts generally, it is used to some extent in offices of railroads, in law offices, and where a cross-reference is desired.

If you will open the Numerical drawer of your cabinet and note the numbers on the guides and folders, you will have no difficulty in understanding the principle of the system. As the name suggests, all letters are filed by number. Guides with tabs numbered 10, 20, 30, etc., as shown in Figure 21, are used to separate the drawer into convenient divisions. Between these guides are folders arranged in numerical order. The name and number of the corresondent are written on the tab of the folder.

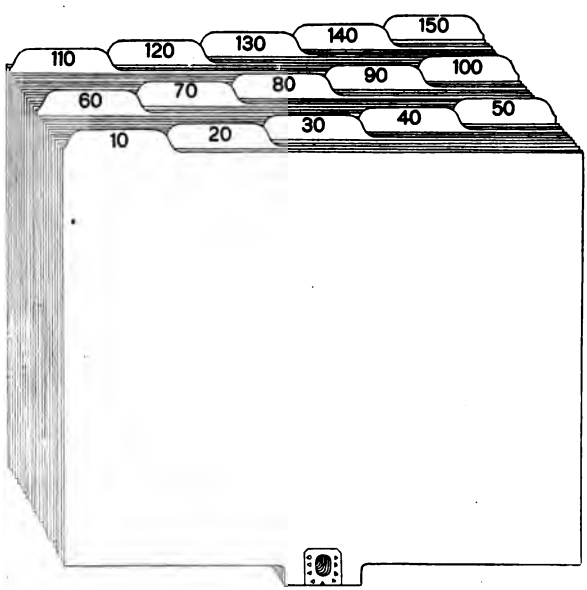

FIG. 21. Simple Numerical System

In this system you assign a number to each individual or concern with whom you do business, and only the papers from that firm are placed in the folder bearing that number. Having its own individual place in the drawer, the folder is not likely to find its way into another division if reasonable care is exercised when returning folders.

The Card Index

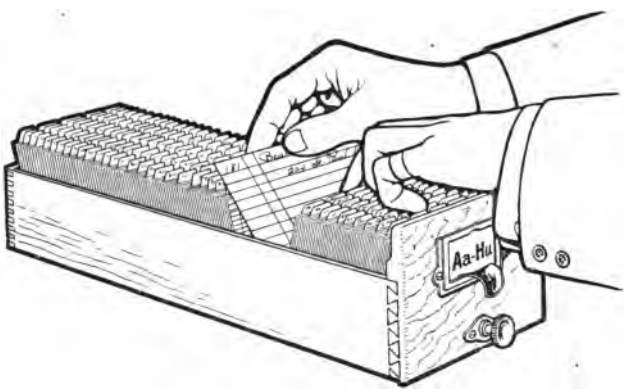

FIG. 22. Alphabetical Card Index for Numerical File.

Because of the large number of correspondents represented in the file, it is not possible to remember all the numbers that are assigned to different firms. In connection with the large drawer it is necessary to use an alphabetical card index on 5x3 cards as illustrated in Figure 22. A card is made out for each correspondent, and the file number entered in the upper left-hand corner. It is then filed in the card drawer, alphabetically. You see the indexing method is really alphabetical in this instance, because it depends on the alphabetical card index, although the vertical file is arranged by number.

Figure 23 shows how we keep a check on numbers that have been assigned. Phillip Robbins writes us today for the first time. We turn to this card, which is always found in the front of the card drawer and we note that the last folder in use is 96. We assign him 97, and enter his name. His number is then written on the letter and a folder is made out with his name and number. When you wish to find a letter you must first refer to the card index in order to get the file number.

91		Wm. H. Roberts Co.
92		Vacuum Oil Co.
93		Pierce-Arrow Motor Car Co.
94		N. O. Cameron
95		Equitable Life Assurance Soc.
96		Simms Comm'l College
97		Robbins, Phillips
98		
99		
100		

FIG. 23. Register of numbers assigned to correspondents.

Cross Reference Indexing

In large concerns where a cross-index to the file is necessary, the Numerical System is more convenient than any other method. We learn from Figure 24 how this system might be used by a pub-

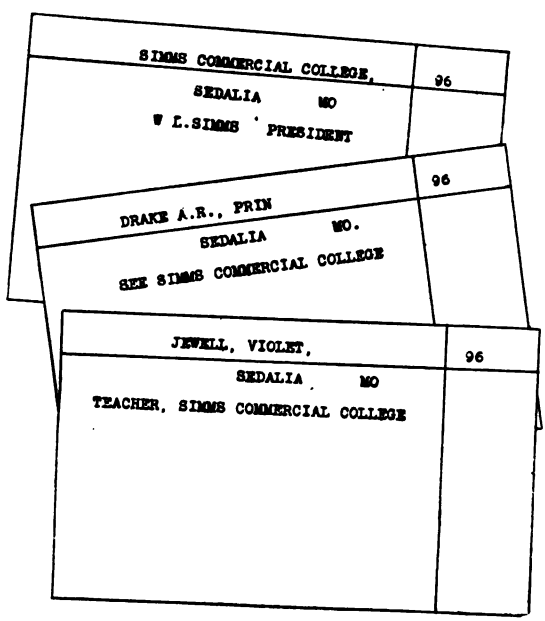

FIG. 24. Method of cross-indexing on cards.

lishing company that sells textbooks to commercial schools. W. L. Simms, President of the Simms Commercial College, Sedalia, Mo., has placed an order for books with the Southwestern Publishing Company. In filing the letter, the publishing house would make out a card as shown on card "A;" and file the card by name of school, and the letter by number. In a few days the principal of the school, A. R. Drake, notifies the company that three of the books ordered were missing from the shipment. Of course it will be more convenient to have both letters relating to that order appear in the same place in the file. To have our card file show the names of all our correspondents, it will be necessary to make out a card for Mr. Drake as indicated on card "B." This card is filed regularly back of his initial, "D," while the letter will be placed in the Simms Commercial College folder. Later one of the teachers in that school decides to take a correspondence course in bookkeeping, and writes the company in regard to the matter. Again it would entail less work on the part of the file clerk, and condense the filing system, to have this letter appear with the other correspondence from that school. Accordingly a card is assigned to Miss Jewell, as indicated on Card "C," her letter being filed with the other correspondence from that institution.

Direct Number System

Since the introduction of the Numerical System of filing an improved form has been devised which is known as the Direct Number system. This system is illustrated in Figure 25. The guides used in the system are equipped with metal label holders, which are numbered by 10's. The label holders at the left side of the drawer are used for the equal hundreds, as 1, 100, 200, 300, etc. The intermediate guides are in the second and third positions, and these are numbered 10, 20, 30, etc. The fact that the equal hundreds are kept in a distinct position makes it all the easier to find the guide and the folder wanted. The folders all have right hand tabs and their numbers and names show up very prominently at the right side of the drawer. The Direct Number System is the most efficient and rapid Numerical System.

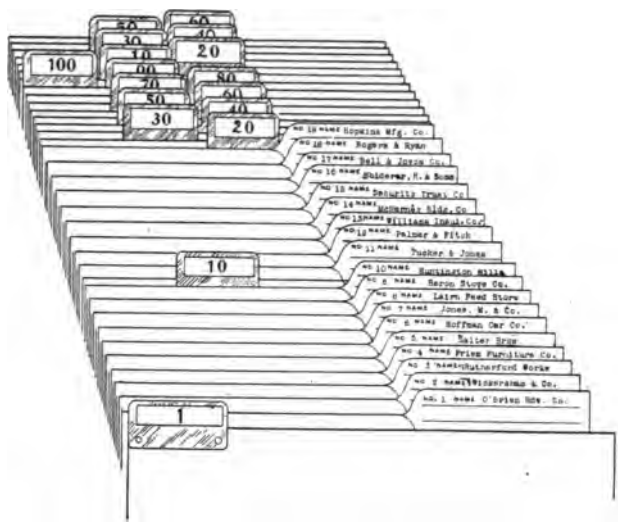

FIG. 25. Numerical index is in three rows at the left of the file, the first row being for 100's, the second row for odd 10's, and the third row for even 10's. The right of the file is reserved for the tabs of the folders in which the correspondence is filed. The guides are strong pressboard with Flat Metal Label Holders. Folders are made of heavy manila and scored at the bottom so as to expand and give unusual capacity.

Disadvantages of Numerical System

One of the objections to this method is that two distinct operations are required in filing and finding papers. You must first refer to the card drawer for the file number, and then turn to the vertical drawer. If you have a letter from a new customer, you are obliged to fill out a card and assign a number to the card before you can file the letter. You see the system is indirect.

Another feature that reduces the efficiency of the system is that in the event a firm ceases to do business with you, the file number is no longer used. It would not be advisable to reassign the number, at least not for a year or more, as the old concern might resume business at any time.

A third objection is that a separate folder must be used for every concern, even if only one letter is ever received from the concern. This means a waste of folders, which fill up the drawer and leave less room for the letters. In order to avoid this, concerns using the numerical system have generally found it necessary to have one or more drawers devoted to an alphabetical system, to take care of the small correspondents. Only correspondence

from regular customers is filed numerically. This results in confusion, for some letters from a concern may be filed in the miscellaneous alphabetical file, and others from the same concern in the regular numerical file. On account of these defects the numerical system is not commonly used in the average business, but has been superseded by systems that permit direct reference to the letters.

Numerical Transferring

To get the best results from numerical filing, the original file should provide capacity for two years correspondence, and these two years' correspondence should be separated by years in folders: for instance, if the file number for the American Manufacturing Company is 308, at the end of two years there will be two folders bearing the number "308", one marked "308 American Manufacturing Co., Jan. 1 to Dec. 31, 1919," and the other marked "308 American Manufacturing Co., Jan. 1 to Dec. 31, 1920."

Then at the end of 1920 you would make your first transfer, using vertical transfer cases with guides arranged numerically, just as in your original file. All of the folders marked "1919" are removed to the transfer file, the transfer cases being numbered from "1" up.

The correspondence for 1921 is then placed in new folders which are placed in their proper numerical order in the current file.

An accurate record of these transferred folders can best be kept on cards, one card representing each number— see Figure 26. These cards are arranged numerically and provide for the name and ad-

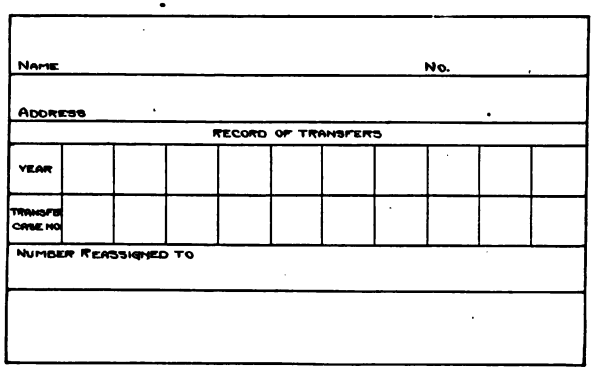

FIG. 26. Card used in keeping a record of transferred folders.

dress of the correspondent, also a record of the transfers by year, and number of the transfer case in which the papers are to be found.

It will be noted that many numbers will fall into disuse, owing to the fact that the firm loses correspondents from many causes. It is a common practice among firms using the numerical system to reassign these numbers to other parties or firms after a sufficient period has elapsed, this period being from one to three years. This card provides for that contingency.

The numerical filing system requires more recording and is less rapid in reference and filing than any other system, and is not to be recommended or used for general commercial work. There are a few instances, however, wherein the numerical filing system is a necessity.

QUESTIONS ON CHAPTER V

Numerical Filing

1—For what lines of business is Numerical Filing best adapted?

2—How are the guides arranged in the Numerical drawer? In the Direct Number system?

3—Explain step by step how you would file a letter by this method.

4—Explain what is meant by cross-reference indexing. Illustrate.

5—Mention three features that might be considered disadvantages of the system.

6—State why it is necessary to use a card file in connection with the large vertical drawer.

7—How are we to know the next number to be assigned?

8—Why is there little chance to misfile one of the folders?

9—Can you give a reason why we should assign Mr. Simms, (Page 26) a separate card just as we have done with the Principal? Please note that Card A, Figure 24, will be filed according to the name of the school, not by the President's name.

10—How is a Numerical file transferred?

CHAPTER VI

Direct Name System

In our study of alphabetical filing we learned of the simplicity of the method, and the easy way in which letters may be found. We also learned that in case of a large correspondence which necessitates the use of an elaborate set of guides, it is very easy to misfile letters. A study of numerical filing has proved conclusively the accuracy of the system, and at the same time it has pointed out the inconvenience of a separate card file.

The lesson for consideration today combines the good features of both the alphabetical and the numerical in a system that is rapidly taking the place of other methods. This is known as the Direct Name system. By referring to the accompanying illustration, Figure 27, as each phase is explained, you will get a clear understanding of the fundamental principles. Direct Name guides are made of heavy pressboard with celluloided tabs, thus adding to the strength and durability of the equipment. The tabs, in two positions, make it possible to locate the various combinations on the tabs without loss of time. Beginning with "A," the guides are numbered consecutively. In a set of 40 guides the numbers run from 1 to 40. If we were using a set having 80 parts, the numbers would run from 1 to 80, etc.

Value of Numerical Feature

At the left of the drawer, in one position, are the tabs of the alphabetical folders for miscellaneous correspondence, Figure 28. These are printed in red and numbered just the same as the guides

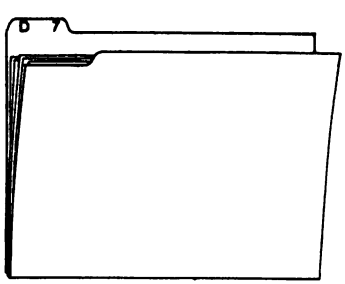

FIG. 28. Alphabetical or Miscellaneous folder used in Direct Name System.

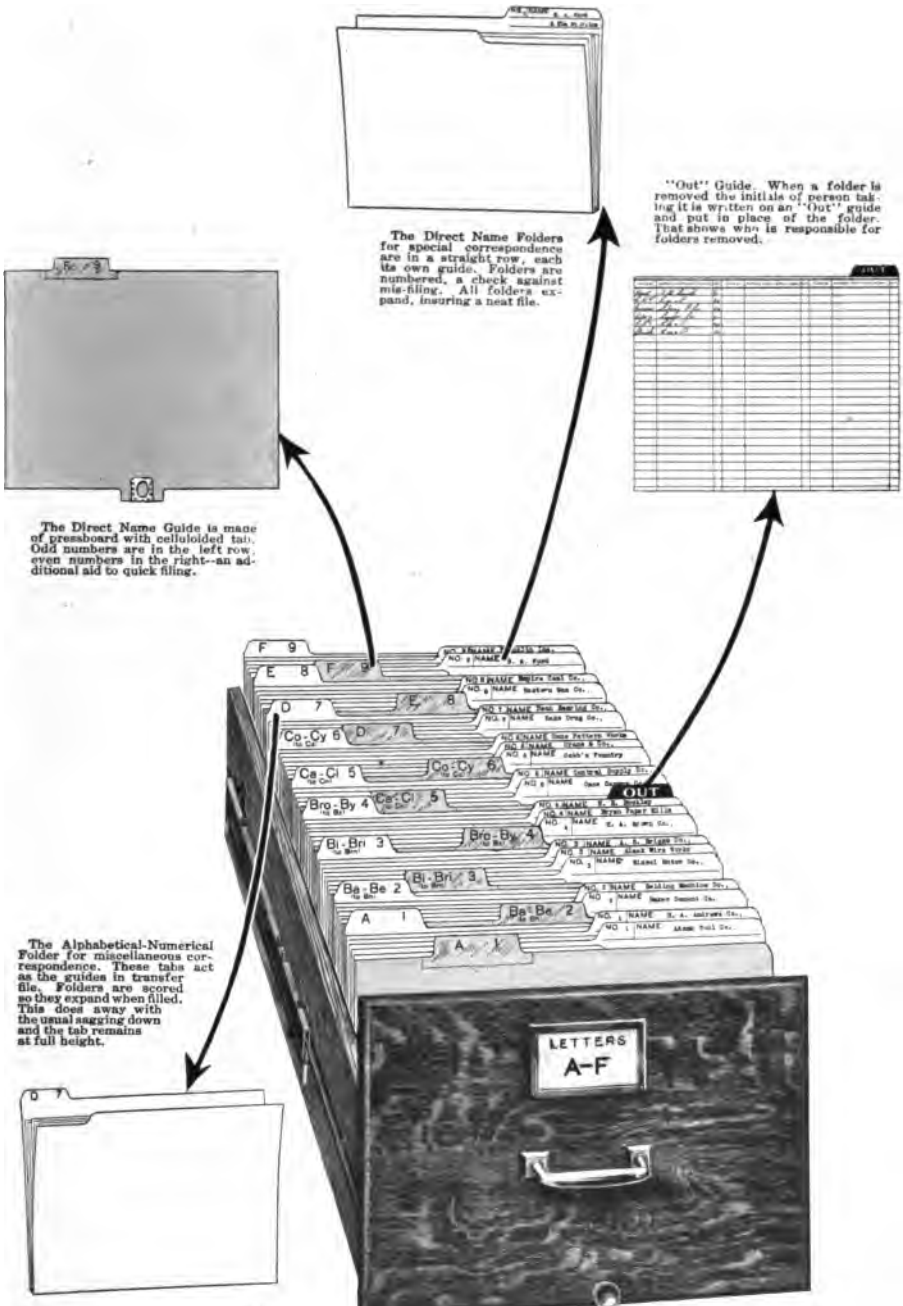
The Direct Name Folders for special correspondence are in a straight row, each its own guide. Folders are numbered, a check against mis-filing. All folders expand, insuring a neat file.
"Out" Guide. When a folder is removed the initials of person taking it is written on an "Out" guide and put in place of the folder. That shows who is responsible for folders removed.
The Direct Name Guide is made of pressboard with celluloided tab. Odd numbers are in the left row, even numbers in the right--an additional aid to quick filing.
The Alphabetical-Numerical Folder for miscellaneous correspondence. These tabs act as the guides in transfer file. Folders are scored so they expand when filled. This does away with the usual sagging down and the tab remains at full height.
OUT
LETTERS
A-F

FIG. 27. The Direct Name System combines the advantages of both the Alphabetical and Numerical methods.

in front of them. This means that each folder has its place in the drawer. Direct Name folders which are assigned to special correspondents have wide tabs at the right of the drawer. On the tab of each folder is the name and also the number of the correspondent, as you will observe from Figure 29.

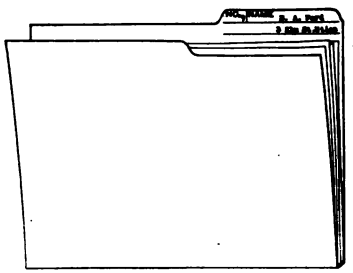

FIG. 29. Direct Name "Individual" Folder. One is made out for each important correspondent.

Now let us see how the numerical feature assists in filing the folders. In the first place, a great saving of time is effected as it is only necessary to note the number and place the folder back of the guide bearing that number. The operation is facilitated by the fact that guide tabs with odd numbers are in one row, and those with even numbers are in another. In this operation it has not been necessary to compare the name on the folder with the alphabetical subdivision. The numerical idea also makes the system accurate, because there is little chance of error in comparing the number on the folder with the number on the guide. And even if the file clerk does drop a folder in the wrong place, the mistake will be readily detected because of the break in number sequence.

How the Tabs are Arranged

In examining the tabs on the Alphabetical and Direct Name folders we notice they are of the same height as the guide tabs. This gives two additional sign posts. The tabs on the folders occupy first and last positions, while the guides appear in second and third positions. Thus the guide tabs do not in any way hide the folder tabs, which stand out prominently in the drawer. In many instances, reference is made direct to the folders without consulting the guides; hence the title, "Direct Name System."

If we have a great deal of correspondence with the Burroughs Adding Machine Company, we soon learn the position of the folder

assigned to them, just as we learn the location of the letter "B" on the typewriter keyboard when using the touch system. When a special folder is assigned, as it would be in this instance, it is placed in front of the miscellaneous folder.

Expansion Provided For

With this system it is possible to use a great many more individual name folders than with the ordinary alphabetical, for the reason that the special names stand out conspicuously. As the system grows, new name folders are assigned and placed back of the guides.

Frequently there are firms whose correspondence will more than fill a separate folder in the course of a year. When such a condition exists a guide with a flat metal label holder is provided, and a label inserted bearing the name of the concern and the number of the alphabetical guide behind which it belongs. Behind this special name guide the correspondence from that concern is filed in monthly folders, one folder for each month. See Figure 30.

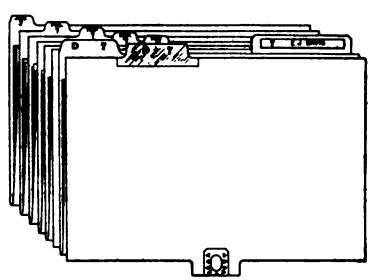

FIG. 30. Special Name Guide and Monthly Folders for heavy correspondence.

Instead of keeping all the correspondence in one folder which would be greatly overcrowded, it is distributed through twelve folders. Each of the twelve monthly folders is numbered to correspond with the guide.

The Red "Out" Guides

When a folder containing correspondence is removed from the drawer, the file clerk indicates on the red tabbed "Out" guide (see Figure 31) the date of its removal, and also designates the folder and the person to whom it has been sent. The guide is then placed where the folder belongs, as shown in Figure 27. As soon as the

FIG. 31. "Out" Guide placed in file when a folder is removed for reference.

folder is returned, the "OUT" guide is removed and the notation cancelled. If other folders have been called for in the meantime, they are treated in the same manner.

Direct Name Transferring

Just as in an ordinary alphabetical system, the Direct Name System of transferring requires vertical transfer cases made drawer style. The actual method of transferring is simplicity itself. All of the miscellaneous folders at the left of the file, Figure 28, are removed and put in the transfer case. All of the special Direct Name folders at the right of the file, Figure 29, are removed at the same time and placed in their alphabetical positions in the transfer case. The guides are left in the drawer to index new correspondence. A record is then made on the transfer guide which is in the front of each drawer, just as in the ordinary alphabetical system; and a new set of miscellaneous folders and a supply of Direct Name Individual folders are placed in the active file to take care of incoming correspondence.

Reference to matter in the transfer case is simple, as the miscellaneous alphabetical folders take the place of guides.

The Direct Name System is the easiest to transfer. It is also very economical. The guides, being made of strong pressboard with celluloided tabs, may be used for years. The celluloid keeps the tabs clean and prevents wear from handling. All that it is necessary to purchase, once the system has been installed, is a set of alphabetical folders and a quantity of Direct Name folders, each time the file is transferred. The expense of these folders is small.

QUESTIONS ON CHAPTER VI.

Direct Name System

1—What two methods of filing are combined in the Direct Name system?

2—How are the guides numbered in a No. 120 Direct Name system? The miscellaneous folders? The Direct Name folders?

3—Contrast the operations of filing and finding letters by this method. How can a misplaced folder be easily detected?

4—What is a Direct Name folder? When is it used? Where should the latest paper be?

5—Why is the Direct Name system so called?

6—What kind of correspondence is left in the miscellaneous or alphabetical folders? How is it arranged?

7—What shows that a folder has been removed from the file?

8—Why is the Direct Name system more economical than others?

9—How can we provide for large customers whose correspondence is too large to be filed in a single folder?

10—Explain the method of transferring by the Direct Name system. What guides are used in the transfer cases?

CHAPTER VII

Geographical Filing

In our previous study of indexing methods we have dealt with names and numbers. In the Alphabetical and Direct Name Systems it was only necessary to know a customer's *name* in order to file or find his letters. The same was true of the Numerical System, for we could always locate the customer's number by looking up his name in the card index. So you see that so far we have really been considering the *Name* method of filing.

Now we come to something entirely different—filing by location. This is known as the Geographical Method. In this method we are concerned primarily with the territorial or geographical division, such as the town, county or state in which a customer lives; and secondarily with his name.

Advantages of Location Method

In this system, the file is divided into convenient units; and all information regarding a town, a county, or a state is concentrated under one head. This enables us to ascertain the business conditions in the various territories in which we sell. For instance, we may receive a large number of inquiries from Cleveland, Ohio, regarding our product. If these letters were filed alphabetically we might not notice that they were all from Cleveland. But with the geographical method, they are all filed together; and we immediately observe that there is much activity in this portion of the file. We, therefore, decide to send a salesman to Cleveland and eventually we may open a branch office there.

On the other hand, if the letters from Cleveland become fewer and fewer, we are warned by our Geographical file that business must be decreasing in this city. So we may decide to advertise in the Cleveland newspapers in order to stimulate business there.

It is evident that if we depend on our correspondence file to furnish information regarding sales conditions in different territories, location indexing is more valuable than any other method. Another advantage of this system is that you can add new guides and folders wherever you need them. It is thus a good system for a rapidly growing file.

The Basis of the System

The simplest form of Geographical Filing consists of a set of State guides with tabs in the center as illustrated in Figure 32. Back of each guide is a folder for the correspondence of firms located in that state. Naturally there will be letters from several cities in this folder, and they must be classified according to a definite plan. They are, therefore, arranged alphabetically by towns. Then there will be letters from different firms in the same town. These will be placed together in the folder arranged in alphabetical order by names.

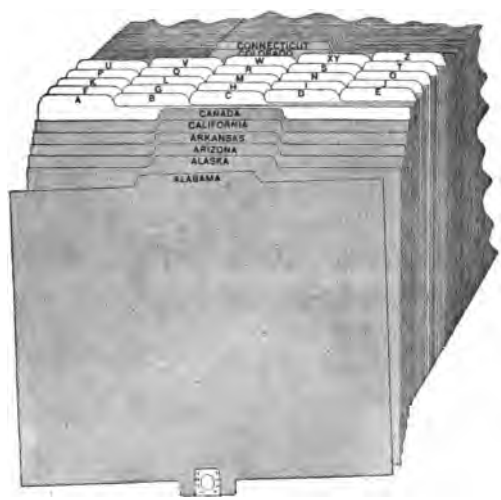

FIG. 32. State Guides used in geographical filing.

Where there is enough correspondence behind any one State guide to warrant it, you use a set of alphabetical guides for indexing by *towns*. Behind each alphabetical guide is a corresponding alphabetical folder. Thus a letter from Freeman & Co., Atlanta, Ga., is filed in the "A" folder, back of the "A" guide in the Georgia division.

If the volume of correspondence from Atlanta becomes large, we assign a separate folder to this city, and file it back of the "A" guide. We might further assign a separate folder to Freeman & Co., placing it in the same division of the file.

In filing by this method, three points must be kept clearly in mind; that the first classification of the correspondence is by states; the second, by towns; and the third, by names.

A Second Method

For rapidly growing correspondence it is advisable to use the indexing scheme shown in Figure 33. You will notice at the extreme left are the state guides, while the alphabetical guides subdividing the states are in three positions—left center, center and

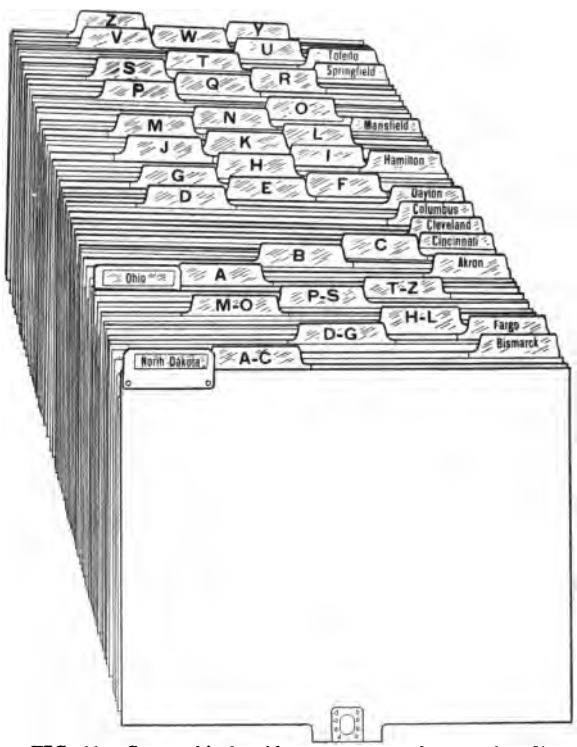

FIG. 33. Geographical guide arrangement for growing file.

right center. When the volume of correspondence from any state is very large, it is necessary to assign individual guides to the different cities having a large number of correspondents. These appear at the right side of the drawer. It will be observed that Bismarck and Fargo, N. Dak., have both a guide and a folder. New town guides are installed as the business may require.

Should the number of correspondents in Bismarck multiply until the letters cannot be accommodated in a single folder, a set of alphabetical guides is placed back of that city guide. This makes a complete index for the correspondence from that city alone. From this it will be seen that the alphabetical method may be readily used in connection with the divisions of the geographical file.

Its Economic Features

When filing by location, it is possible to start the system in a very modest way as illustrated in Figure 32. In states where the correspondence is heavy, a set of A-Z guides is placed back of the state guide. It is very likely that in the course of a few months a single guide for each letter of the alphabet will not be sufficient to take care of the correspondence in a given state. When this condition arises, the set is removed and a larger one put in its place; that is, a set having 40 or more parts. But the A-Z guide set may be used in another division of the file, for in this system it is never necessary to discard any of the original guides. Further, as the correspondence increases in any city, a special guide is made out for that city. Later on, a set of alphabetical guides may be needed back of the city guide. Thus you will see that the system is very elastic and accommodates itself to the needs of the business.

How Letters Are Filed

We will assume that we are about to file a letter from G. W. Fisher, according to the method shown in Figure 33. We must first know his location. We find that he lives in Dayton, O. The first operation is to glance along the row of State guides until we come to Ohio. Shifting to the right side, we notice a town guide marked "Dayton." We then remove the folder back of that city and file the letter. Should the correspondence received from Dayton be of sufficient volume to justify the use of A-Z guides, we place the letter to be filed in the folder back of the "F" guide.

If Mr. Fisher lived in Zanesville, Ohio, we should see at a glance that no special city guide had been assigned. Then it would be necessary to place the letter in alphabetical order in the general folder back of "Z".

The Direct Geographical System

This is another variation of the Geographical method. It is especially adapted to those concerns who sell entirely through dealers. It provides a separate division of the file for each individual town. Thus back of the town guide will be concentrated all correspondence with the dealer as well as all inquiries from consumers.

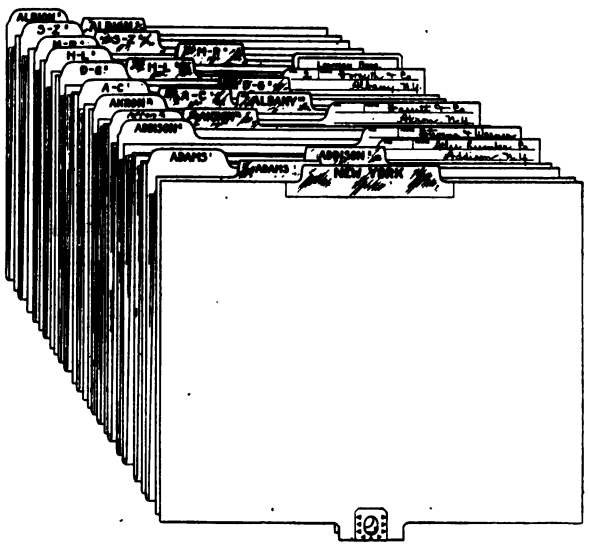

FIG. 34. Direct Geographical System which corresponds to the Direct Name System of alphabetical filing. Note set of alphabetical guides placed back of the "Albany" guide.

Figure 34 will make the arrangement clear. The State guides all have tabs in the center of the drawer. Back of each State guide is a collection of town guides in two rows just like Direct Name guides. Note also the town folders with tabs at the left of the drawer. These are for miscellaneous correspondence. The regular customers all have Direct Name folders with right hand tabs bearing the names and addresses. These Direct Name folders are placed back of the guides for the towns in which the customers are located.

The town guides and the folders in the Direct Geographical System are similar to Direct Name guides and folders.

In the case of a large city such as Albany, a set of Direct Name guides may be needed. These are placed back of the Albany guide

as shown in Figure 34. Thus, once you have located the Albany guide, you proceed to file Albany letters just as in the Direct Name System.

Filing by Counties

In some lines of business, such as mail order houses which sell in rural communities, it is found most convenient to file correspondence by counties. A set of State guides is used, with county guides back of each State guide. In counties containing large towns, town guides may also be used. This method is very little different from the ordinary geographical system. The principle is the same.

Geographical Transferring

Vertical transfer cases of the same character as those shown in Chapter IV, Figure 19, are used—usually a transfer case for each vertical drawer.

In most cases the guides in the current or original file are made of a very substantial material so as to withstand the hard usage of an active file. This material is frequently a heavy pressboard with the tabs covered with celluloid, or with the tabs made of metal. Such material is necessarily expensive; and as guides made of it last several years, it is not advisable to put them in transfer cases; so a cheap manila guide is substituted in the transfer case. The folders containing the papers, however, are transferred intact and new folders must be secured to take care of new papers in the current file.

The method of recording the transfer is just as in the alphabetical system, using a "Record of Transfers" guide in each drawer. The entries, however, vary to suit the geographical system. Thus if you transferred the contents of the drawer in Figure 33, your entries on the "Transfer" guide would read: "North Dakota—Ohio, From Jan 1, 1919 to Dec. 31, 1919, Transfer Case No. 1."

QUESTIONS ON CHAPTER VII

Geographical Filing

1—Explain the underlying principle of Geographical Filing.

2—Name two distinct advantages of the system.

3—What is the simplest form of geographical filing for correspondence from domestic customers?

4—How may the State guides be expanded?

5—In filing a letter in a Geographical file how would you first classify it? What would be your second and third classifications?

6—When is it necessary to use town guides?

7—Explain in detail how to file a letter from Alfred Pritchard, Mansfield, Ohio, using the arrangement of guides shown in Figure 33.

8—What is one economic feature of Geographical Filing?

9—Explain briefly the Direct Geographical System. In what way does this resemble the Direct Name System ?

10—How is a Geographical file transferred?

CHAPTER VIII

Subject Filing

Subject filing means the placing together of all papers relating to one subject. They may be placed together in a separate folder, a separate division of the file, a separate drawer or a separate series of drawers, as the quantity of papers to be filed necessitates. To index a subject file so that its contents are accessible is not generally difficult.

The Field of Subject Indexing

Subject indexing in vertical filing has a limited field; and is only used, or to be recommended, for permanent filing of general correspondence in special cases, usually assisted by the cross indexing facilities of numerical indexing. Large corporations, such

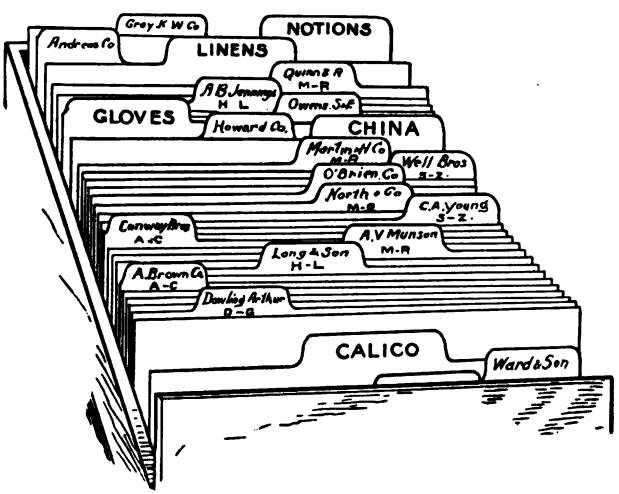

FIG. 35. Subject guides for Quotation or Data File.

as railroads, insurance companies, public service corporations, and a few others, use subject filing, numerically indexed, to advantage.

The most general use, however, found for subject filing is in data files, wherein information is being collected on certain subjects. For example, many attorneys maintain a data file in which

newspaper and magazine clippings, notes, copies of briefs, etc., are filed away, using a standard index to the field of legal knowledge. Physicians, dentists, and other professional men do likewise. The separate departments of large businesses keep files in which matter relating to their particular fields of work is accumulated for ready reference. In sales and advertising departments these are especially common. Subject filing is very widely used in purchasing departments for keeping quotations on kindred articles together. (See Figure 35.)

These are common illustrations of the most general uses of subject filing. Many variations will be found but all indexing can be done on the same general principles.

The Methods of Indexing

The simplest method of subject indexing in vertical filing is to use a simple set of alphabetical guides—one guide for each letter of the alphabet. (Figure 17). The matter to be filed is placed in

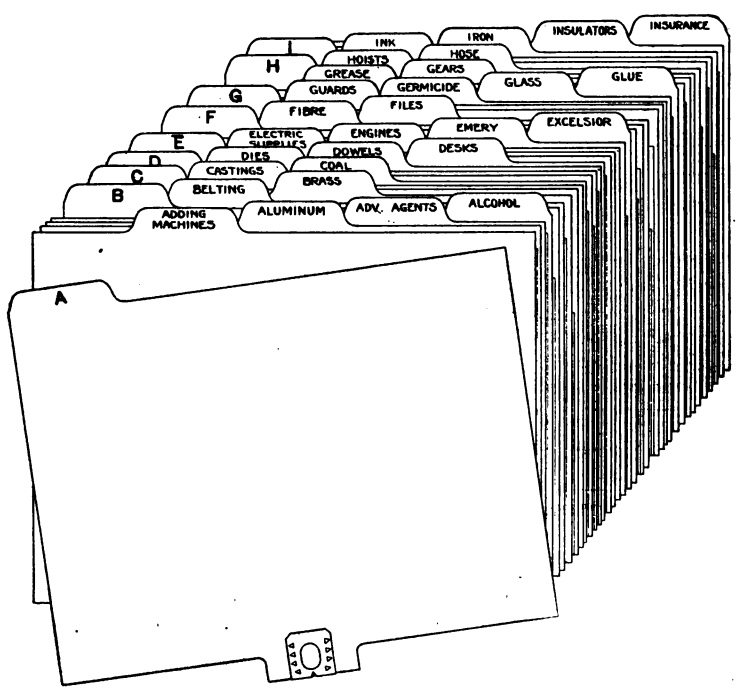

FIG. 36. Guides showing simple method of subject indexing.

a vertical folder, the folder tab is marked to indicate its contents, and then it is placed behind the correct alphabetical guide. For instance, a physician has a special article on "Antidotes," which he has clipped from a medical publication, and which he desires to put in his data file. In a simple system like Figure 17, he would simply write "Antidotes" on the tab of the folder; and placing his clipping therein, put the folder behind the guide "A." As new subjects appear the same procedure would be followed.

A slight variation of subject indexing is shown in Figure 36. The tabs at the left are guides and the actual material to be filed is in a folder behind each guide. New guides are added as new subjects come up. Nearly any small data file of a general nature could be indexed by either this method or that shown in Figure 17. In subject filing where the accumulation of matter is voluminous, you would require a set of guides or an index in which the letters of the alphabet were more finely divided.

Subject Filing in Purchasing Departments

The purchasing agent in a firm of any magnitude is continually corresponding about various articles for the purpose of purchasing them at the present time, or at some future time, to the best advantage. To that end it is necessary that he have all quotations or information on a certain subject together. Where such a condition exists the direct subject indexing arrangement, as shown by Figure 35, is of the greatest value.

The illustration here shows a small portion of a quotation file or a data file, that is used by the purchasing department of a department store or general dry goods store. This system is rather extended in that it provides a separate folder for every correspondent.

Thus, if you were looking for Conway Bros.' quotation on calico, it would be found in the folder bearing that name, back of the "Calico" guide. It is to be clearly understood that this method of filing is merely for temporary indexing, that is, while the matter is pending. Just as soon as the matter is closed, the papers are to be redistributed to the regular and permanent system of filing, be it alphabetical or geographical.

The foregoing illustrations and description will show the general principles of subject filing; and while only a few specific businesses

are mentioned, the methods as enumerated can be applied to nearly any problem the student may encounter. We give below a concrete illustration of a system of subject filing actually in use.

How an Editor Uses Subject Filing

This editor publishes a magazine for attorneys and has the coming issues mapped out and advertised several months in advance. He receives a great deal of legal data and also manuscripts which he desires to preserve by subject. Inasmuch as the matter could be filed under a well defined legal index employed in many departments of the firm, these direct subjects are placed on guides with tabs running three across, similar to Figure 35. The editor receives newspaper clippings on legal topics from several clipping bureaus, and these he desires to index also. Each clipping is mounted on a thin sheet of paper by an assistant who also stamps the mounting sheet with a rubber stamp reading:

File Under.....
Main Subject.....
Sub-subject .....

The editor indicates the subject under which the clipping is to be filed and returns it to his assistant for filing. Manuscripts on legal subjects which have not been definitely classified as to the issue in which they will appear are also filed by this subject index.

The Relation of Subject Indexing to Alphabetical Indexing

It will be noted that in every instance where subject indexing is correctly used, the principle of alphabetical indexing is back of the whole arrangement, in that the main subjects and subsubjects under main subjects are arranged as nearly as possible in alphabetical order.

Transferring a Subject File

Where it is necessary to transfer a subject file, all guides, folders and filed matter are removed to the transfer case just as they were in the original file. The subject file is not, however, very often transferred. It is sometimes a temporary file, as in

the case of the Purchasing Agent; and the individual papers are removed and sent to the general office file as soon as they have served their purpose. On the other hand, the subject file is frequently used as a reference library, containing data and clippings. In this case its contents are never transferred, but are allowed to accumulate and new equipment is added from time to time.

QUESTIONS ON CHAPTER VIII

Subject Filing

1—What is meant by subject filing?

2—Is direct subject indexing without the aid of numerical indexing to be recommended for general correspondence filing?

3—What is the greatest field for direct subject indexing?

4—Name four instances wherein subject indexing can be used to advantage.

5—What is the simplest arrangement of guides for subject indexing? Describe briefly the method of filing.

6—For what purpose is subject filing used frequently in purchasing departments? Describe the method.

7—What general character of papers accumulate in a data file?

8—What kind of a set of guides would you use where the subject matter to be filed is voluminous?

9—What would you do with correspondence that had been filed by subject while pending, but had been closed or settled?

10—In what way does subject indexing depend on alphabetical indexing?

CHAPTER IX

Follow-Up

Follow-up is known by various terms. "Tickler," "Jogger," "Calendar," "Every Day File," "Pending File," "Dates Ahead File," are some of the terms commonly applied to it. As generally understood in the business world, "Follow-Up" means a method by which matters for future consideration can be automatically and unfailingly brought to attention at the proper time. Hardly a business office exists wherein a follow-up system of some character is not an absolute necessity.

Where Follow-Up is Generally Used

Probably its greatest use is in sales work for keeping in touch with prospective purchasers. A prospective buyer in business is termed a "Prospect," and most "prospects" are followed up. The method employed may vary considerably, and may be operated by a card system or a vertical system, or such combination of the two as the condition requires. A few other common uses of follow-up are as follows: in credit departments for collecting delinquent accounts; in purchasing departments for following up shipments of goods ordered; and in general office work for the many incidental things which must be taken care of at a certain time.

The Methods Employed

In this portion of the course we will consider only "vertical follow-up," leaving the description of "card follow-up" systems for Chapter XII. A vertical follow-up system can be operated in connection with any of the three standard methods of vertical filing, alphabetical, geographical or subject. It is most commonly used in connection with the alphabetical system, however, the method being called "alphabetical follow-up."

Alphabetical Follow-Up

The rule to remember in alphabetical follow-up is this. File the copy of your last letter, or memorandum, by date, and the

balance of your correspondence alphabetically by name. This method requires a set of monthly guides from January to December, one or more sets of daily guides from 1 to 31, one for each day of the month, and a set of alphabetical guides,—all as shown in Figure 37. These are all placed in a vertical file drawer with a folder

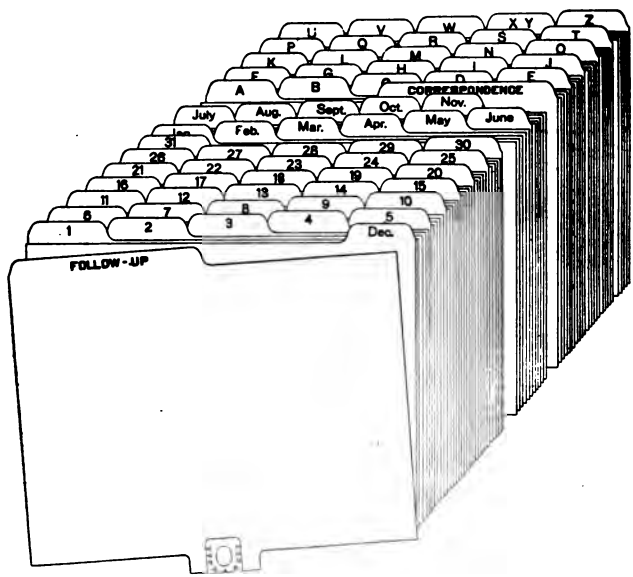

FIG. 37. Showing arrangement of guides required in a follow-up system.

behind each guide. With this arrangement of guides and folders you are prepared to start your follow-up system for sales, credits, or what not. As a concrete illustration, let us suppose ourselves to be the sales department of a business firm which has received a letter from John Yates, Ltd., asking for a quotation on our product. We dictate our reply on May 5th, the stenographer making a carbon copy of it, which is attached to the original letter from our "prospect" and placed on the dictator's desk for disposal.

You decide that if John Yates, Ltd. has not replied to your quotation by May 21, you will write him again. In other words, you will follow him up on May 21. You stamp your follow-up stamp on the face of the original letter and enter the follow-up date. See Figure 37A. The follow-up date is also jotted down in the lower left hand corner of the copy. The original letter and copy are separated, the original being filed in the folder behind

the "Y" guide, and the reply or follow-up copy filed by follow-up date, May 21, as indicated by the illustration. We are now prepared to follow the matter up. It is the stenographer's duty

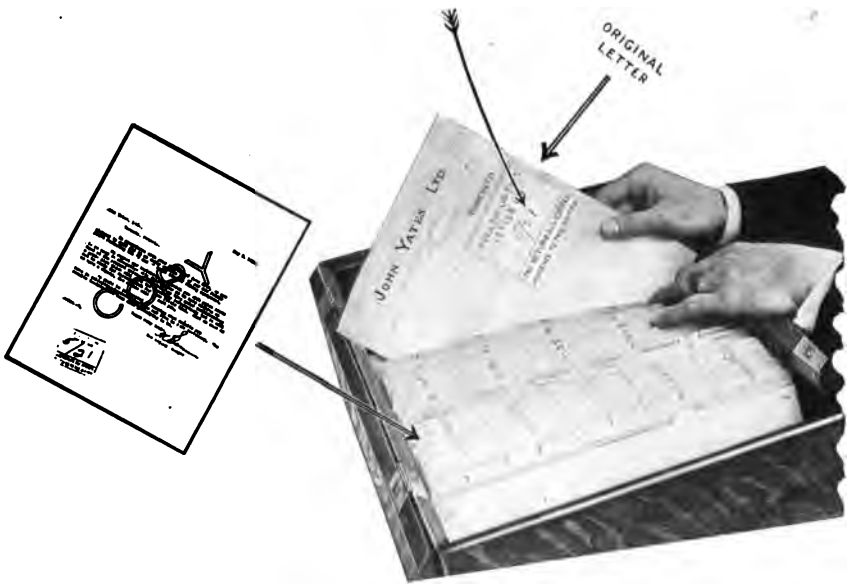

FIG. 37A. Showing how simple it is to locate correspondence when either the name or follow-up date is known.

to remove all memoranda, copies of letters, etc., from the folder behind the daily guide on the morning of every day. Thus on the morning of the 21 she takes all the papers from behind the guide marked "21", among them a copy of your letter to John Yates, Ltd. She gets the balance of the correspondence from behind the "Y" guide; and attaching the copy, places it on your desk for attention. All the other papers for attention on that date are likewise disposed of. On the other hand, should you receive a reply to the John Yates, Ltd., letter before May 21, it is a simple matter to locate your copy. Reference to the original letter behind the "Y" guide shows the follow-up date to be the 21st, which refers you to the copy of your letter behind the guide "21."

When you have only one paper to follow up, it is a simple matter to make a memo bearing the name and date, filing it by follow-up date, and filing your original paper by name. For instance, you may receive a letter which does not require an answer, yet one that you want to follow up at a future date. As you have

no copy, you must make a memo for follow-up purposes. Sometimes it is not necessary to have an alphabetical cross reference to certain matters in the follow-up file, and in such a case simply place the paper behind its correct follow-up date.

Matter for attention more than a month in advance is simply placed behind the guide for that month, and redistributed according to date at the beginning of that month. The monthly guides in turn are placed before the daily guides each month, the 31 daily guides always representing the current month.

Frequently the amount of follow-up is so large that a simple set of alphabetical guides as shown in Figure 37 is not subdivided enough to suitably index it. In that case a larger or more finely divided index is necessary. For example, a set like that shown in Figure 18.

Geographical Follow-Up

Inasmuch as geographical filing is used to a great extent in sales departments, there is of necessity a great quantity of follow-up letters. Successive letters are written at short intervals in an effort to sell the prospect something before giving up and closing the correspondence. In operating a geographical follow-up, in which the correspondence is filed by state and town, a set of daily guides with a folder behind each guide is placed in the front of the file. The correspondence, with the exception of the copy of the last letter written to the prospective purchaser, is filed by town name with a notation of the follow-up date thereon, just as in the alphabetical follow-up system herein described.

A set of 31 daily guides placed in the front of the drawer shown in Figure 33 is all that is necessary to equip it for follow-up purposes.

Subject Follow-Up

Subject follow-up is not very frequently used, but if better understood might save considerable work in special instances. A purchasing agent using a subject index as shown in Figure 35, Chapter VIII, could easily operate a follow-up file in connection with it without disturbing his quotation material. A set of 31 daily guides placed in the front of the drawer, with his main correspondence filed by subject and the copy of his last letter by date, would accomplish that result.

Other Methods

A thorough knowledge of the foregoing will enable the student of filing to understand the standard methods of vertical follow-up. Variations of these methods will be found and can be readily grasped if the fundamentals as outlined in this lesson are clearly understood. The importance of this subject should not be underestimated.

QUESTIONS ON CHAPTER IX

Follow-Up

1—What is a follow-up system?

2—What are some of the common terms applied to a follow-up file?

3—Name 3 kinds of work in a business office that require a follow-up system. What is the most important?

4—What sort of a container is found behind each guide in every follow-up system described in the lesson?

5—Suppose you have been corresponding for some time with Samuels, Jacobs & Co., accumulating about 15 letters and replies. You write a letter on May 3, which you desire to follow on May 20. Explain the procedure in separating, marking, and filing all papers.

6—How would you locate the complete correspondence with Samuels, Jacobs & Co., should they write you before May 20?

7—Which method of vertical follow-up would you recommend for general use? Where use a geographical follow-up? A subject follow-up?

8—How would you provide for following a letter which had no answer?

9—Clarkson & Sons, Inc., of Mansfield, O., write for a quotation. Their letter is answered on the 8th of the month, and is to be followed up on the 18th. Explain the separation, marking, and filing of the papers according to geographical follow-up as shown by Figure 33.

10—Where can subject follow-up be used? Explain the method briefly.

CHAPTER X

Copying Outgoing Papers

It is not difficult to see why it was almost an impossibility for great corporations to exist before the 20th Century. To maintain intelligently a big corporation, or combination of corporations, in those days would have been a most unwieldy task, owing to the inadequate methods of collecting and keeping the necessary records. The big corporation has been made possible by the wonderful progress made in the methods of maintaining records.

To keep a copy of outgoing papers in those days meant laboriously copying the original document in long hand. For this purpose an amanuensis was usually employed. Consider the task of copying in long hand the hundreds of letters and orders written every day in the large modern office.

The absolute necessity for keeping copies of all outgoing papers in modern business practice is not to be questioned. Business has become so complex and the pitfalls for the unwary so numerous that a complete, accurate, immediately accessible record of every transaction must be kept. To do without is lax business, and can only result in an eventual serious inconvenience for the individual who persists in it.

The three common present day methods of keeping copies of outgoing papers are the following:

Tissue Copy Book and Letter Press.

Rapid Roller Copier.

Carbon Paper.

We will consider each of these methods, as to advantages and disadvantages, first as individual methods, and then in their relation to filing systems.

The Tissue Copy Book and Letter Press

This probably was the first method used, following the actual duplication of records in long hand. Its place in modern business is generally confined to the smaller offices, or to offices where old fashioned methods are still used from choice. This method of maintaining copies of outgoing papers requires that the original paper be written with copying ink, a typewriter with a copying

ribbon, or with an indelible pencil. The actual copying is done by bringing the original paper in contact with a moistened sheet under compression. These moistened sheets are of a fine grade of tissue paper and are put up in bound books of from 300 to 500 pages.

FIG. 38. A common kind of copying book, used in connection with letter press illustrated in FIG. 39.

Figure 38 is an illustration of a common kind of a copying book. To secure compression, this book, after the original letters are arranged in copying order, is placed in a letter press as shown in Figure 39; and pressure is brought to bear by revolving the press handle. The proper degree of compression is soon learned, as too much compression results in blurred copies and blurred originals, while too little compression results in faint copies in the letter book. The actual method of copying is simple and we will not take time to describe it here.

The materials used are oiled sheets to keep the moisture from penetrating from one batch of correspondence to another; damp cloths, which are kept in a copying bath; and blotting sheets, which are placed between the leaves after the originals are removed, to dry the leaves in the copy book.

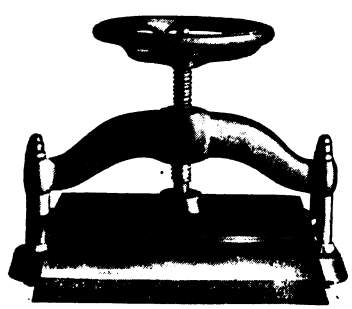

FIG. 39. Letter-press used in securing copies of out-going correspondence.

It will be seen that copies of letters or papers follow one another in the order of date. An index to the contents of the book is maintained by an indexing arrangement in the back in which the name of each customer is entered *once*, and following the name, the numbers of all the pages on which papers for this customer have been copied. The copy book or letter press method has no merits or advantages as an individual system, and it cannot be used to advantage with any modern system of filing. It will be readily seen that it is awkward to refer to correspondence from customers, which is in the file, and then to your answers, which are distributed throughout the copy book. The correspondence to and from one person is not arranged together and hence reference to correspondence pertaining to a matter that covers a lengthy period of time is awkward and inconvenient.

In any instance where a copying book is in use, it could be advantageously replaced by the Rapid Roller Copier, or by the Carbon Paper method.

The Rapid Roller Copier Method

This method also requires the use of dampened tissue paper, which is supplied in a continuous roll. It first passes through a water bath which moistens it evenly and thoroughly, then through

FIG. 40. Rapid Roller Copier. This method does away with copy book and letter press. Copies are made after letter is signed and all corrections made, so that copy is an exact facsimile of letter.

rubber wringing rollers, which reduce the moisture to a proper copying consistency, and finally comes in contact with the letter itself under the compression of a revolving copying roller. It is then wound upon a drying reel. All of this is accomplished by a machine called a Rapid Roller Copier, illustrated in Figure 40.

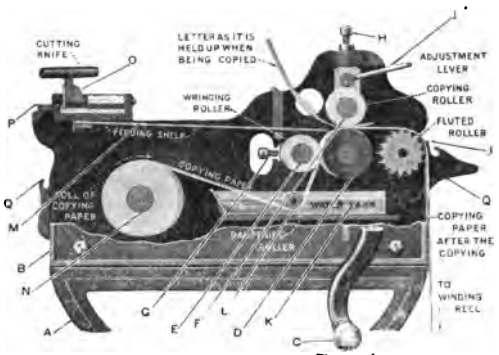

FIG. 41. Cross section of Rapid Roller Copier shown in Figure 40. Very simple in operation.

Reference to Figure 41 will show just how the paper travels through the machine and how it comes in contact with the original letter. The operator inserts the letter under the copying roller;

FIG. 42. Method of inserting letter in Copier.

and by turning the crank, rolls the original letter into the receiving basket, while the copy has been transferred to the continuous roll of copying paper, Figure 42.

The paper on the reel dries in a very short time, and is then disconnected just above the last letter on the reel. The continuous strip is brought up at the back of the copier and passed under the cutting knife. Here the copies are cut apart and are then ready for filing.

Original papers to be copied must be written with copying ink, on a typewriter with a copying ribbon, or with an indelible pencil.

The advantage claimed for this machine is that it makes exact duplicates. All corrections, whether made on the typewriter, with an indelible pencil, or with ink, show on the copy, as the final operation before sending the letter to the customer is to copy it on the Rapid Roller Copier. It is also claimed to be cheaper than any other method of copying in actual materials consumed, and is said to save a great deal of the stenographer's time, which is considerably more valuable than that of the office boy by whom the work is done.

This method of retaining copies of outgoing papers is modern, and will work satisfactorily with any modern system of filing, inasmuch as copies are individual units and can be filed with the papers to which they refer. This point is of great importance, viz: that all copies of replies be filed with the original letters.

The Carbon Paper Method

This method does not require the use of copying ink, an indelible pencil, or a copying ribbon. Copies are made by the use of carbon paper, which is a tough thin paper, with a coating of copying compound, which is transferred to the second sheet or copy by direct contact at the time the original paper is written. Different kinds of carbon papers are manufactured for use with pencils, pens, and typewriters, respectively.

Carbon copies are in most general use because of their simplicity and handiness. The system produces a uniform size of copy and does not cause any delay in getting out the mail, as do the two other methods.

Its adaptability to any size of business is another great point in its favor. Regardless of how small or how large a business may be, its outgoing papers may be advantageously copied by the carbon system. The only two points of disadvantage that it presents are the difficulty in making corrections and its expense. This latter point of disadvantage, however, is more than counterbalanced by its many advantages.

The carbon method of retaining copies of outgoing correspondence, producing, as it does, individual and separate copies, will operate satisfactorily with any modern filing system.

QUESTIONS ON CHAPTER X

Copying Outgoing Papers

1—Why is it necessary to keep copies of outgoing letters?

2—(a) How many common methods of keeping these copies are in use today?

(b) What are they?

3—What was the method used before these came into common practice?

4—Describe briefly the first method.

5—Explain the principle of the second method.

6—Describe the third method.

7—Which do you think is the best method and why?

8—Name two disadvantages of each of the methods.

9—What particular feature is required in any method of keeping copies of outgoing papers to make it adaptable to filing?

10—What is the advantage in filing copies of outgoing letters with the original letters?

CHAPTER XI

Card Record Systems

Card Record Systems form a very important part of modern record keeping. The business man who is his own manager, bookkeeper and office boy uses card systems. The largest of business enterprises use them in every department. An enumeration of the card systems in use is utterly impossible. Were such knowledge obtainable today it would be of no value tomorrow because new uses for cards are being originated every day. Therefore in taking up this subject of Card Record Systems, we shall have to deal generally with the principles involved in indexing, and with a few specific records by which these general principles may be illustrated.

Indexing, whether it applies to card record systems or filing systems for business papers, is fundamentally the same. The three general methods of indexing card records are as follows:

By Name
By Location
By Subject.

A card index guide is that part of the file which indexes it. This guide, like the vertical guide, ordinarily bears a little projection at the top called a tab, on which the indexing classification is written or printed. Card guides are tabbed 1 cut, 1/2 cut, 1/3 cut, 1/4 cut or 1/5 cut, according to the width of tab desired. Reference to Figure 15, Chapter III, will refresh your memory on the subject of tabs.

The manufacturers of card index supplies have standardized the sizes of cards and guides, and a great proportion of all card index records will be found to be of these sizes. The standard sizes, width being given first and height next, are as follows: 5x3, 6x4, 8x5, and 5x8.

Guides are made of many colors and qualities of material, the colors being used to indicate separate classifications as a rule, and the quality of the material depending upon the amount of usage the record is to receive.

The actual record indexed by these guides is on cards filed behind them. In a great majority of cases these records will be confined to the sizes specified above, yet they sometimes run in

larger sizes, such as 9x6, also letter size, which is 11-3/4 x 9-1/2 and cap size, which is 15x9-1/2. It is necessary in making a card system to see that we adhere to standard sizes, otherwise we shall be put to needless expense in cabinets in which to keep our records, and guides with which to index them.

The Development of Card Records

As we have previously stated, card records are now used in every line of business. Probably their first general use was in libraries, where they were employed to index subject matter; and they are now universally used in libraries, as the library "catalog." From here they found their way into the business world where their great popularity is due to several features which cannot be obtained in any other method of record keeping. Probably the most important things in favor of the card system are (1) its indexing adaptability, (2) its capacity for expansion, and (3) the ease with which dead matter is eliminated.

As an example of the first advantage, let us suppose that a record were indexed alphabetically and later it developed that this record could best be maintained to advantage if it were indexed geographically. By simply rearranging the cards and introducing a new set of geographical guides, this could be accomplished. On the other hand, if a bound book were used, this change could not be made except by re-writing the entire record.

As an example of expansion, suppose that a record were started in a book which it quickly outgrew. To continue your system you must use another book or re-write your first record in a larger book. On the other hand, the card system would permit of unlimited expansion by the introduction of a larger set of guides without disturbing the original arrangement.

To show how dead matter is eliminated, we can refer to a ledger system. Many accounts become "dead" for many reasons, and if some provision is not made for their immediate removal, they are kept as "dead wood" in the record. In a card system, this "dead wood" is eliminated by simply removing the cards to another file. This is described in greater detail in Chapter XIV.

The Security of Card Records

The security of card records has become an established fact. In 1913 the U. S. Government Commission on Economy and Efficiency, in reporting to the President their findings, made this statement:

"The safety of records compiled on cards has been thoroughly tested by every variety of business and found wholly satisfactory in that respect. While it is admitted that cards may be lost, misplaced, and even destroyed by careless or unscrupulous clerks, it is not believed that such clerks will be given the care of records even in bound books."

Methods of Indexing

In Figure 43 we are shown a set of plain alphabetical card index guides; and in Figure 44, a subdivided set. This illustrates

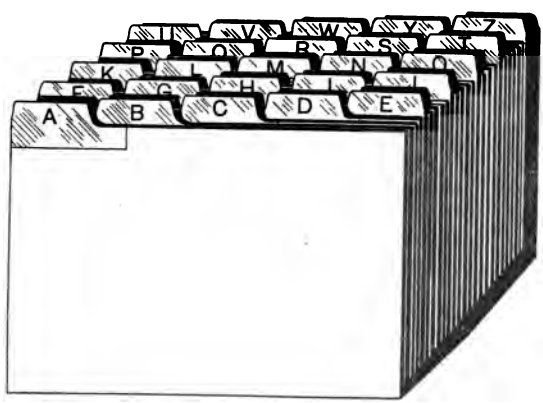

FIG. 43. Set of 25 Card Index Guides. Note there is one guide for each letter of the alphabet, except X.

the ease with which big card records can be indexed alphabetically. These subdivided indexes may be obtained divided very minutely, some sets containing as high as 8000 subdivisions of the alphabet. These subdivisions are determined by taking great quantities of names and carefully compiling the relative values of the first four or five letters of the names.

We also find in Figures 45 and 46, two examples of geographical indexing. The first illustration shows a State divided geographically by towns, the other one a State divided by counties. These

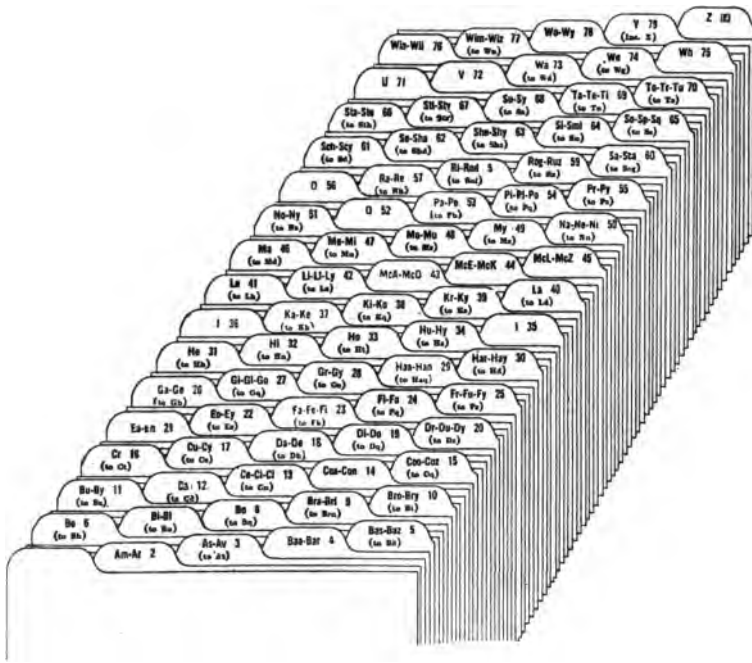

FIG. 44. A sub-divided set of alphabetical guides.

are merely illustrations of fundamental principles of indexing, and the student will find in practice that there are many variations and arrangements of guides for any of the three general principles.

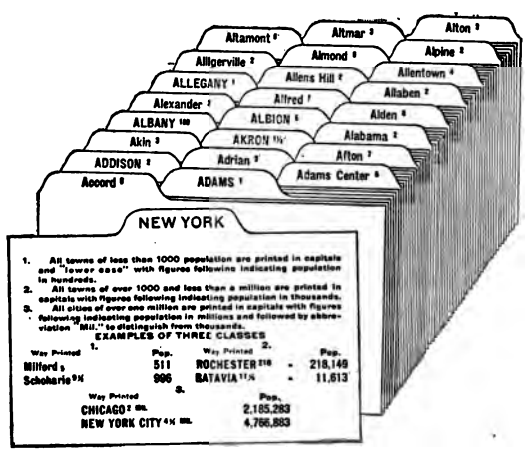

FIG. 45. Town guides used in geographical filing.

FIG. 46. Arrangement of guides dividing a certain state by counties.

We will now study a few specific systems, illustrating principles of indexing and record keeping on cards.

Record of Quotations

The buying of materials is a matter of importance with any firm. If done carelessly and without comparative records, a considerable loss may be incurred. To provide against careless purchasing, records must be kept; and the following records are examples of this kind.

In this particular case our system is a record of "Quotations Given" and "Quotations Received." Card records are usually kept in card cabinets; and as we have two records to keep, we will use a two-drawer cabinet, like the illustration in Figure 47.

FIG. 47. Card Index Cabinet with two drawers.

Upon opening one drawer we find an arrangement of cards and guides as illustrated in Figure 48. This record is indexed by subject, as we are interested in finding records of articles that

FIG. 48. Form for entering quotations received.

we desire to purchase. When obtaining quotations upon an article, the gist of each quotation is copied on one of these cards. After the order has been placed, the record becomes a comparative price record for future reference.

Quotations Given

This record is indexed alphabetically by name of prospective customer, inasmuch as we are desirous of referring to our records by name. Where you are making frequent quotations, it is sometimes desirable to have a concise record for ready reference, rather

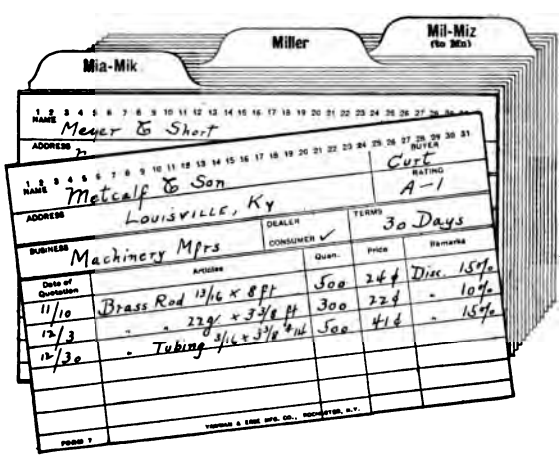

FIG. 49. This form bears a complete record of quotations given prospective customers.

than look over the numerous letters in which you have made the quotations. For that purpose a card as illustrated in Figure 49 is used. In addition to actual data regarding the quotations, the card shows the rating of the firm, the man to whom the letter should be addressed, and the terms usually quoted—all things that the seller wants to know at once. You will note the numbers 1 to 31 across the top of the card. These numbers are used in connection with metal indicators for "following up" the matter. We will describe the use of these devices later.

QUESTIONS ON CHAPTER XI

Card Record Systems

1—To what lines of business are card systems confined? What are the limitations of card systems?

2—Differentiate between a card record system and a filing system.

3—In what fundamentals are they alike?

4—What do you call that part of a card record system that indexes it?

5—(a) What is a tab?
(b) What does cut mean?

6—(a) Is 6-3/4″ x 5-1/2″ a standard size of card?
(b) What are the standard sizes?

7—What are the big points in favor of card systems generally?

8—Give three original examples, each illustrating one of the advantages of the card system.

9—If you are using a card record of 2000 cards, and have an index like the one in Figure 43, you would find that nearly 100 cards were behind each guide. What would you do to make it more rapid of reference?

10—(a) How are "Quotations Received" records usually indexed, and why?
(b) How is a "Quotations Given" record indexed and why?

CHAPTER XII

Insurance, Real Estate and Follow-Up Card Systems

Insurance Expiration Records

A Fire Insurance Company is represented in every city by agents who "write" insurance for the company, and have charge of the company's business in that locality. For a certain consideration, called the "premium," the company guarantees to make

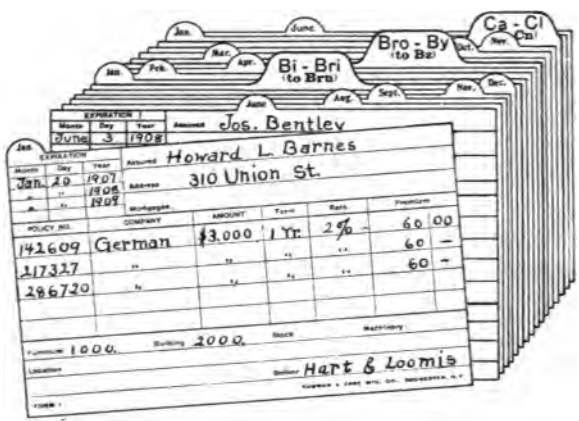

FIG. 50. Common method used for recording policies. Tab shows month of expiration.

good any loss, up to the face value of the policy, which the insured may suffer as the result of any of the contingencies covered by the terms of the policy. This premium protects the insured for a certain period of time, usually for one, three or five years. The business man relies upon the insurance company to keep him covered against loss and to tell him when he must pay another premium to keep this protection. The date on which the policy becomes void unless another premium is paid is called the expiration date. The system illustrated in Figure 50 is one of the common methods used to keep this record. The cards are filed alphabetically by the assured's name, the tab on the card indicating the month in which the policy expires. Thus, in writing up this record if the policy expires in June, a card bearing a June tab is selected and the information from the policy recorded thereon. Then it is a simple

matter to notify all the policy holders when their next premiums are due. All of those policies which expire in January are written on cards bearing January tabs, and these tabs all fall directly behind one another in the file. Thus, on the first of January, it is an easy matter to go through the file and remove all cards bearing January tabs, and send a notice to each policy holder that his premium is due.

Real Estate Records

The card system for "listing" property is almost universally used. A real estate broker is advised by a property owner or by a landlord that he has a piece of property for sale or for rent. The

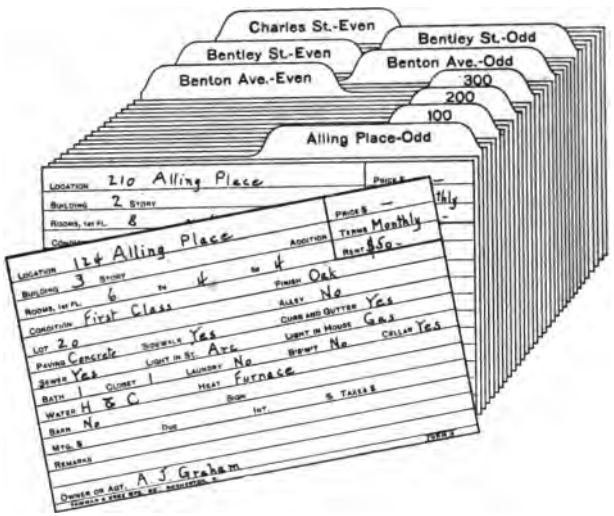

FIG. 51. Form used by real estate broker for listing property.

real estate dealer asks the owner to describe the property, and to tell him the location. This information he tabulates on the card as illustrated in Figure 51, and files it away by location. The reason he files this by location is that a prospective purchaser or renter usually asks the broker what property he has for sale or rent in a given locality. Reference to his card file enables the broker to produce this information at once.

The numbered guides in this system indicate street numbers.

This system is very simple and is one that would be used by a small broker. Many more extensive systems are in use by which the broker has his property classified by character of property, valuation, location, etc., all designated by tabbed cards, colored cards, and metal indicators.

Card Follow-Up Systems

In discussing Card Follow-up Systems, it is well to have clear in your mind the distinction between Card Follow-up and Vertical Follow-up. Vertical Follow-up Systems are described in Chapter IX. The Vertical Follow-up system is designed to bring *papers* to attention on a given date, and each individual follow-up matter contains all papers which have accumulated in reference to it.

A Card Follow-up System on the other hand is a *record* which is to have attention at a given future time. This record is kept

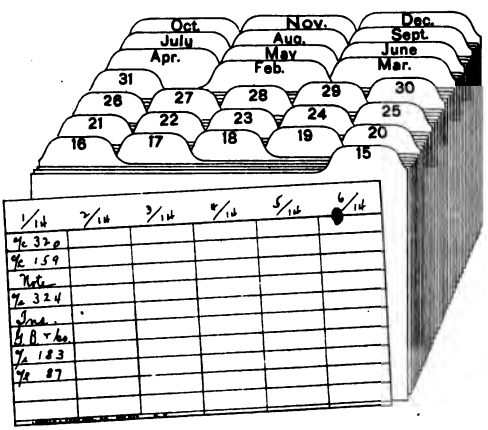

FIG. 53. Simple form of card "follow-up."

on a card and indexed according to the demands of the situation. Card Follow-up Records are for the most part found in Sales Departments, yet Card Follow-up Systems are used for innumerable other purposes. We shall consider a few records that will enable the student to get a working knowledge of their uses.

Since to "follow-up" means to bring matters to attention at a given future date, our guide arrangement must be one representing the calendar, and will therefore consist of monthly and daily guides. The guide arrangement in Figure 52 is a simple form of

card follow-up. This record is used by an attorney for all matters to come up at a future date. Each column on the card represents a given day in a given month as indicated at the top of the column. The first column represents January 14, the "1" meaning January, and the "14" the day of the month. As an attorney's correspondence is frequently kept by the numerical system as described in Chapter V, the numbers refer to cases which are to have his attention on that day. The card indicates that he also has a note and an insurance premium to meet on the same day. There are two cards of six columns behind each daily guide, thus providing a follow-up calendar for the entire year.

If this attorney had a letter to be called to his attention on May 19, he would remove the first card behind the guide tab "19" and make an entry in the fifth column. If the matter did not receive attention on that date, it would be checked and dated ahead for some future date. One of the difficulties of this record is that it does not provide for an alphabetical reference to the follow-up matter. Such a reference would require a different arrangement of indexing.

Alphabetical Follow-Up

In Alphabetical Follow-up, we have reference to our records by name; and are also able, without interfering with this arrangement, to have matters called to our attention on a given date. In Figure 53 this method of follow-up is illustrated. This is a very common form of Sales Follow-up used principally by mail order houses. The cards are filed alphabetically by prospective customers' names, and contain general information regarding the prospect as well as a record of the circular matter which has already been sent to him. This information is contained under the heading, "We Wrote." Provided the prospective customer answers, the information is noted in brief form in the column, "They Wrote." Any orders received from the customer are listed under the caption, "Orders." Information compiled in this concise form regarding prospective customers constitutes a very valuable record. Bringing the matter to attention on the proper date is accomplished by the use of metal indicators.

In this particular case, Quincy & Meyers are prospective customers and have been sent three circulars describing our products on the dates of June 10, 20 and 30; and on July 5 have

been quoted our regular terms. We are desirous of following them up to secure the order. We are to give them a week's time to consider the matter; and if at the end of that period we have

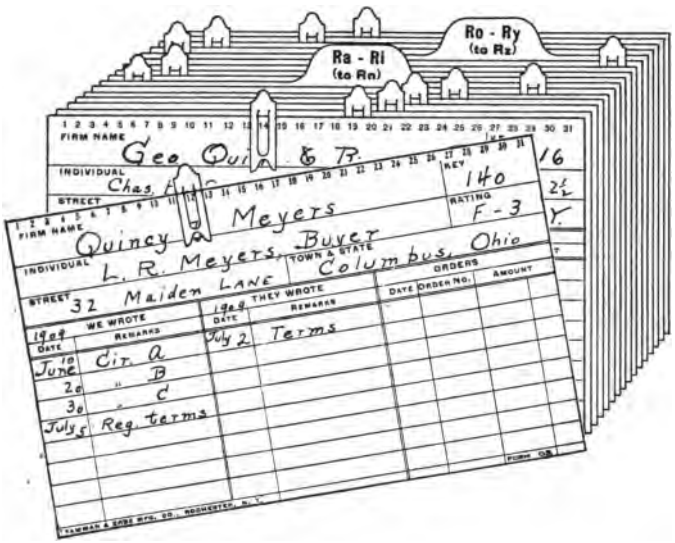

FIG. 53. Card used in alphabetical follow-up. Note dates 1 to 31 printed across top of card. Indicators are slipped over top of cards to show date on which they are to be brought to attention.

received no reply, we shall write them another letter, probably mentioning additional reasons why they should favor us with their business. Thus to bring the matter to our attention at the proper time, we put a metal indicator over the number 12 at the top of the card. Throughout our follow-up system there are numerous other prospects to whom we want to send circular matter on that same day and all of these record cards will bear a metal indicator in the same position. These will fall in direct alignment, one behind the other, throughout. Then on July 12, all those cards bearing an indicator over the "12" are removed; and the proper letters or literature sent to the prospects and the indicators moved ahead to the next follow-up date. Should a prospect send us his order or a letter before the follow-up date, we would have no difficulty in locating his record, because it is filed alphabetically.

Metal Indicators

(See also illustration next page—Fig. 55)

Metal indicators are used extensively in connection with card record and card follow-up systems. They are to be had in many colors, which permit of wide classification. Their colors and the positions in which they are located at the top of a card can be made

FIG. 54. Indicators have an unlimited use in connection with card records and follow-up systems.

to indicate an unlimited variety of things. They are constructed with a little metal tongue which clings to the back of the card and holds them firmly in position. (See Figure 54.) Their use in connection with card record systems is very important, as in most instances they will considerably increase the scope of the record. We consider them so important that we are showing a few indexing arrangements in which they are used. Figure 55A is an insurance expiration record like that described on page 66, an indicator showing the month in which the premium is due. Tab cards are preferable however, this feature being merely to illustrate the adaptability of the indicators.

In Figure 55B, we have an adaptation of the indicators to real estate records. This is an example of the point that we made previously to the effect that indicators could increase the scope of many card records.

In our previous description of this real estate record, in Figure 51, the indicators were not used. By simply printing the classifications of property across the top of the card the broker secures the added advantage of being able to refer to specific kinds of property without reference to any other cards. This adaptation of the indicator to his records saves him a great deal of time.

In the bookkeeping department the credit man can keep track of the condition of all overdue accounts by attaching indicators to his ledger cards. If an account is overdue and in the process of collection, an indicator would appear over the word "overdue."

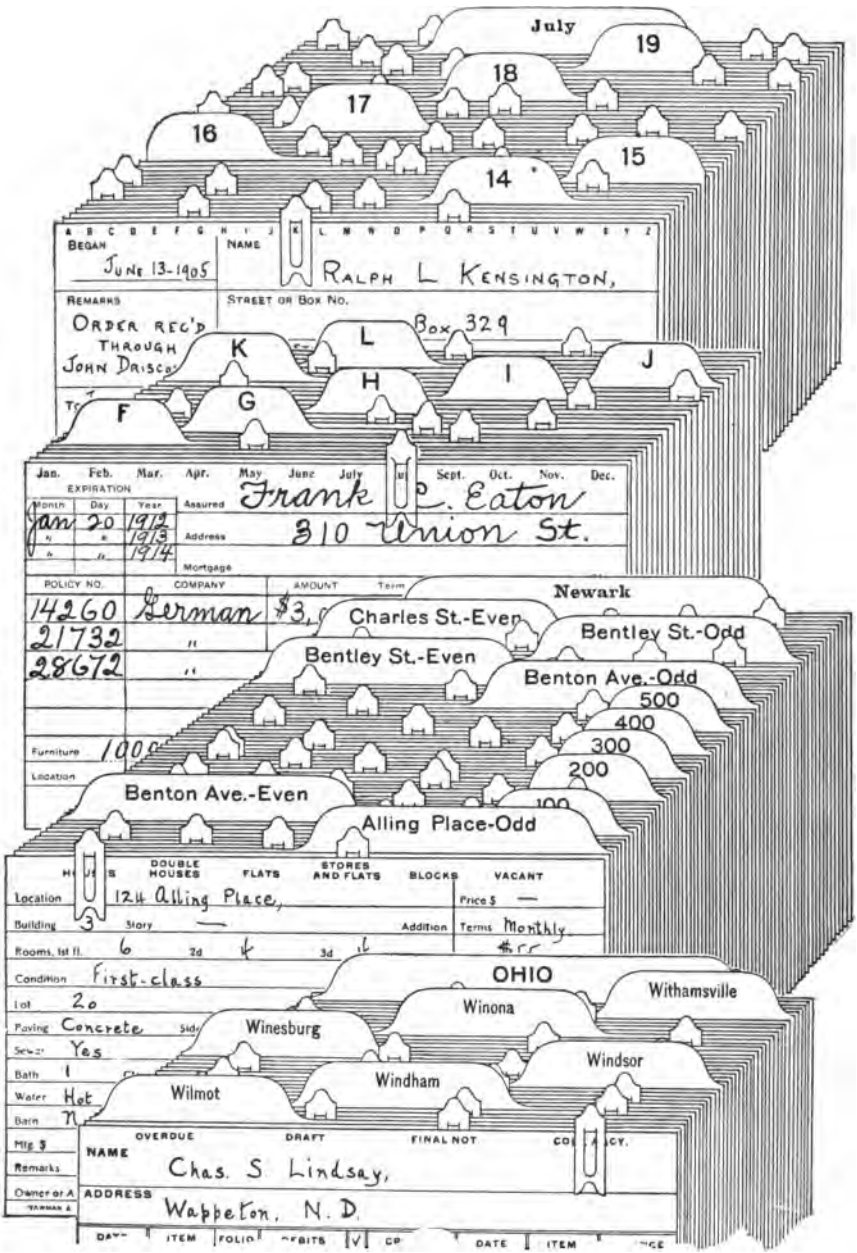

FIG. 55. Showing a few typical uses of Indicators for indexing arrangements—"A" Cross-indexing an alphabetical file by months. "B" Indicators used to cross index by subject. "C" Showing use made of Indicators by Credit Men to call attention to different classes of accounts. "D" Used as an alphabetical cross-index in a follow-up system.

(See Figure 55C.) If a draft had been drawn on the customer, an indicator would be placed over the word, "draft." In case the credit man had notified the customer that if payment of the account were not made within a certain time it would be turned over to his attorney for collection, an indicator would appear over the word "final notice," while all those accounts which had been turned over to the Collection Agency would have an indicator in the last position. Incidentally the student should note that this record is indexed geographically by state and town.

Knowledge of Card Record Systems Important

The student should realize that a careful study of the foregoing will have considerable bearing upon his success in the business world as card records have now reached a very important level in office records. Our object is to give you a general idea of card record systems in use and to enable you to quickly understand any with which you may come in contact.

QUESTIONS ON CHAPTER XII

Insurance, Real Estate and Follow-Up Card Systems

1—In the record of insurance expirations on cards, what does the tab indicate?

2—How are real estate listing cards usually indexed? Why?

3—How does a card follow-up system differ from a vertical follow-up system?

4—Suppose you are using a simple follow-up card system, with monthly and daily guides, can you refer to any card by name or subject?

5—What advantage has the alphabetical follow-up system shown in Figure 53 over that shown in Figure 52?

6—Explain how to file and follow up a card for Randall & Co., who have written us on the 5th. We reply on the 7th and wish to follow-up our letter in 10 days. (Use method shown in Figure 53).

7—If Randall & Co. reply to our letter on the 9th, shall we be able to locate their card? Why?

8—What is an indicator?

9—In using an alphabetical follow-up system, what cards does the clerk remove every day?

10—Give two distinct uses for indicators.

CHAPTER XIII

Document and Check Filing

The filing of folded documents and cancelled checks has become a matter of great importance with business houses, banks and municipalities. Business houses and banks are concerned with the filing of cancelled checks, while document filing is found on a large scale in Government offices. The filing of government papers is becoming so important that legislative measures are being taken to provide for the permanence of these papers by proper filing methods.

Document Filing

The term "document" is usually applied to a folded paper measuring about 4x10 inches. . Such papers as insurance policies, leases, vouchers, affidavits, legal notices, and papers filed with government officials, such as copies of mortgages, certificates of incorporation and many others are in this class. These folded documents are usually filed in document drawers as shown in Figure 56.

FIG. 56. Single Document File, with jacket.

In a City, County, or State building, thousands of these drawers are built into one huge system and usually indexed alphabetically or numerically.

The most common method is to index them numerically, while reference is made to them from a register of some character or from an alphabetical index. Aside from the records of the government, document filing is most widely used by attorneys.

These folded documents are indexed by guides which are either alphabetical or numerical to correspond with the requirements of the system. (See Figure 57.)

FIG. 57. Guides used for indexing documents.

Rarely is the actual filing of documents complicated; but as a student of filing, you should be familiar with the methods used.

Filing Documents Flat

A folded paper bearing the title, "Document," is usually important, and many of them must be preserved indefinitely. Government officials have found that the folded edges of documents become badly worn, and that many old papers break at the folding point when reference is made to them. Furthermore, folded papers take up a great deal of space in a drawer and only a few can be filed in a document file. In addition to this, a document drawer is not so readily indexed as a vertical drawer, because the guides are widely separated by the many folds of the intervening papers. As a result, laws are being passed by State Legislatures which provide that government documents be filed flat, that is, unfolded, and by the vertical system.

If this method proves as successful as it has in the commercial world—and we have every reason to believe that it will—the majority of all government papers will eventually be filed by the vertical system.

Check Filing

This has to do with the filing of cancelled checks. Banks must keep cancelled checks in immediately accessible shape until the depositor's passbook is balanced. They are then returned to the depositor with the passbook. Since a receipted invoice is not required, as a rule, when an account is paid by check, cancelled checks are becoming of more importance to the business man, as the only proof of payment which he has is the endorsement on the back of the check.

The Old Method

Until recent years it was the habit of the business man, when he received his cancelled checks from the bank, to check them up with his cash account; and then, arranging them numerically, tie them in bundles and file them away on some inaccessible shelf.

When it became necessary to refer to a cancelled check the method was very tedious. Reference would probably be made to an accounts payable record for the date on which an account was paid, and then reference to a check register or the check book stubs on that date to secure the number of the check by which the account was paid, and finally it was necessary to look through dust covered bundles to obtain the check required.

The Modern Way

Check filing adapts itself readily to the Vertical System, that is, filing checks on edge. Banks have universally adopted the method as it saves space, permits of extensive indexing, and is rapid of reference.

Checks are filed in what is termed a check file drawer, Figure 58, which is made the proper size to accommodate standard checks, which measure about 9 by 4 inches. Check file guides are provided, with a reinforced bottom projection through which passes

a rod, fitted in the drawer. The tabs of the guides are printed with alphabetical divisions, names, or numbers, according to the method of indexing in use.

FIG. 58. Check File Cabinet.

In banks, cancelled or paid checks are indexed alphabetically by depositors' names. After the bank returns the checks to the depositor, the latter files them by name of payee or sometimes by number.

Direct Name Check Filing System

The alphabetical method of indexing has been improved from time to time, until now a system which gives the best results and seems to answer all the requirements is that shown in Figure 59. This is known as the Direct Name Check Filing System. This index will suitably provide for proper indexing of the cancelled checks of a bank or a large commercial house. For the smaller business house a less minutely divided index would answer.

All that you see in the illustration are guides. They indicate where checks are filed. The cancelled check itself is placed behind its proper alphabetical guide. The three rows of guides at the left of the file constitute the general index for miscellaneous and inactive accounts—people who draw very few checks during the year. For active accounts or regular depositors' accounts, having quite a number of checks each month, a further provision is made. A guide with a wide tab at the right is made out for each one.

The name of the depositor is printed on the tab, which has been covered with opaque celluloid to reinforce it and permit erasure. The space at the right of the file is reserved for these regular depos-

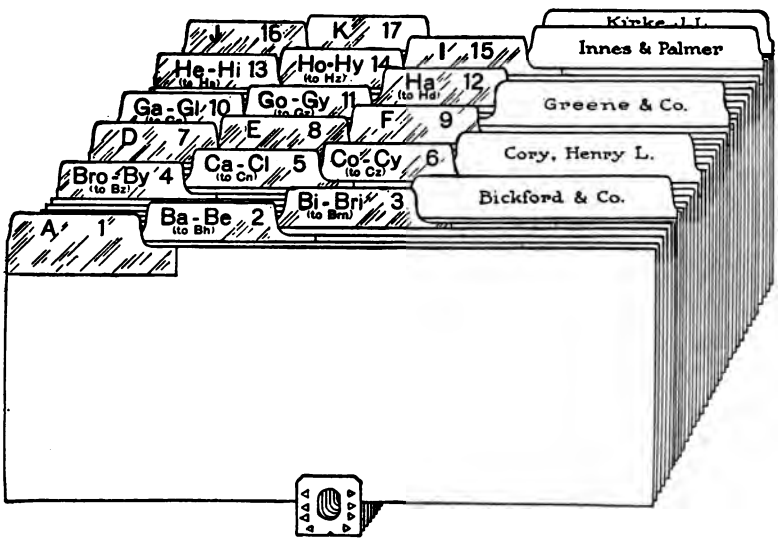

FIG. 59. Direct Name Check Filing System; similar to Direct Name System of letter-filing.

itors' guides. To file or find the checks of Greene & Co. requires but a glance. The name is in full view at the right of the file behind the corresponding alphabetical guide.

The Commercial Use

The business man, in filing his cancelled checks after he has received them from the bank, indexes them in exactly the same manner by name of payee. This gives him a direct reference and does away with the necessity of referring to two or three other records, and then finally locating his checks by number. Efficiency in filing means direct reference to the record required, and not to supplementary indexes.

The Check filing system, like any other vertical system, will expand indefinitely. A system may comprise only one or two drawers as shown in Figure 58; or it may consist of hundreds of drawers, built up of sectional filing cabinets.

QUESTIONS ON CHAPTER XIII

Document and Check Filing

1—Name five papers that might be termed documents.

2—By whom is document filing used to a great extent?

3—(a) In what kind of a drawer are documents filed?
(b) How are they indexed?

4—What objections are there to filing documents folded?

5—What is a cancelled check?

6—Why is a cancelled check of value? Why more valuable than formerly?

7—(a) How long does a bank keep cancelled checks of its depositors?
(b) By what general method are they filed during that time?

8—(a) How are cancelled checks filed by business houses?
(b) How did they formerly keep cancelled checks?

9—Describe briefly the Direct Name Check Filing System.

10—Suppose you are employed by a bank in filing cancelled checks, using the Direct Name System. (a) How would you file a check drawn by Bellamy & Palmer, whose account is very active? (b) How would you file a check drawn by R. E. Baker, whose account is inactive?

CHAPTER XIV

The Card Ledger

The use of the bound book for record keeping purposes in modern business is rapidly diminishing. Loose leaf systems and card index systems are supplanting the bound book in nearly every instance where the latter can be used.

The ledger, for years regarded as sacred—the heart of the account keeping machinery—was the last to succumb. But the merits of the loose leaf system and the card system were not to be denied; and today, ledger accounts are almost universally kept on loose sheets or cards.

Certain crudities in the first card ledger systems retarded their general adoption somewhat, but modern ideas and recent innovations and improvements have brought the card ledger to a point approaching perfection.

Many of the largest commercial institutions in the country, after giving the matter very careful consideration, have installed the card ledger system. The officials of these firms have a thorough knowledge of the relative merits of all ledger keeping systems, and in adopting the card system they gave it a well deserved tribute. Hundreds of Savings Banks have installed it; and as Savings Banks have the reputation the world over of being managed by hard-headed, conservative business men, there is no doubt about the increase in popularity of the Card Ledger System.

In general, Card Ledgers have those advantages common to card systems over other forms of record keeping; and in addition, several advantages peculiar to the demands of ledger work.

The general points of superiority are listed below:

First: Elimination of dead matter.

Second: Adaptability to indexing.

Third: Unlimited Expansion.

Fourth: Economy.

Fifth: Efficiency in posting and reference.

Sixth: An aid to rapid trial balancing.

Seventh: An aid to prompt statements.

Eighth: A great help to credit men in controlling accounts.

We shall now enlarge somewhat upon the above tabulated advantages.

Elimination of Dead Matter:

When an account becomes balanced or closed for any reason it may immediately be transferred to the closed accounts, and so will not interfere with the active records.

Adaptability to Indexing:

Like any card record, a card ledger may be so indexed as to make reference very rapid. It may also be indexed to meet the requirements of the situation, either alphabetically by firm name, geographically by location, by territory or otherwise.

Unlimited Expansion:

The card ledger is perpetual—it need never be rewritten. An account is not transferred from page to page as in a bound book. When a card is active and becomes filled, a new card is made out and placed directly behind it; consequently the entire account is together. To add new accounts is simpler than by any other system. The bound book requires the opening of a new account and indexing it. A loose leaf ledger requires the writing of a new sheet and the awkward, slow insertion of the sheet in the binder. The card system merely requires writing a new card and placing it in its proper alphabetical or numerical position.

Economy:

The original cost of installation of the card ledger system is less than that of any other method and the upkeep of the system in additional material consumed is considerably less. It is also economical in its numerous time-saving features.

Efficiency in Posting and Reference:

Because of its efficient indexing, very rapid reference can be made to a card ledger. The fact that dead accounts are eliminated makes this record wholly efficient as all accounts are alive. Posting to a card is easy and accurate, as the card itself is in close proximity to the original figures when the actual posting is done.

An Aid to Rapid Trial Balancing:

The trial balance is taken off rapidly with the card ledger because only active accounts need be considered. Daily trial balances may also be taken off by holding out those cards on which postings have been made and balancing them with the original entries for the day.

An Aid to Prompt Statements:

In the rush of sending out statements at the end of the month, the card ledger offers a point of advantage not to be obtained with any other system. The card ledger may be divided into several sections and distributed among several clerks, and thus statements may be made out very rapidly.

A Great Help to Credit Men in Controlling Accounts:

By the use of metal indicators the ledger card itself may be used by the credit man for handling collections and for watching accounts when they are nearing their credit limit.

Card Ledger in Operation

Having thoroughly discussed the advantages of the card ledger, we shall turn our attention to the actual record. In the printed forms used, a card ledger differs very little from a bound book or loose leaf ledger. The usual forms for single and double entry bookkeeping are used; or, if the condition demands, a special form is designed.

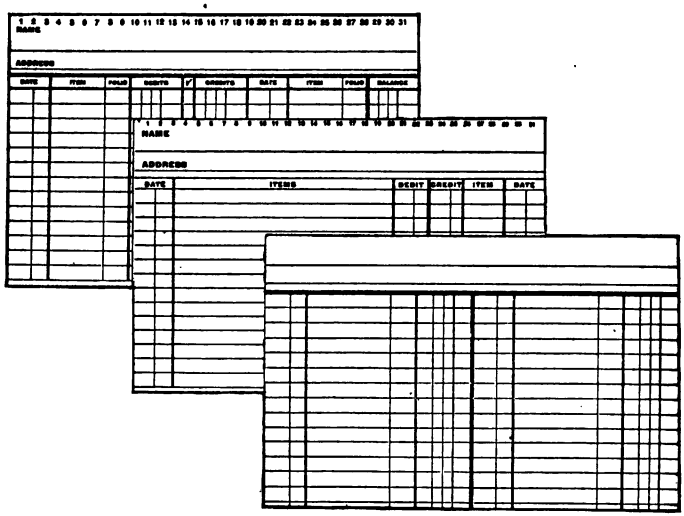

FIG. 60. Common forms of ledger cards for commercial use.

In Figure 60 we are shown some of the common forms of ledger cards for commercial use; and in Figure 61, some more elaborate forms for Savings Banks and Commercial use.

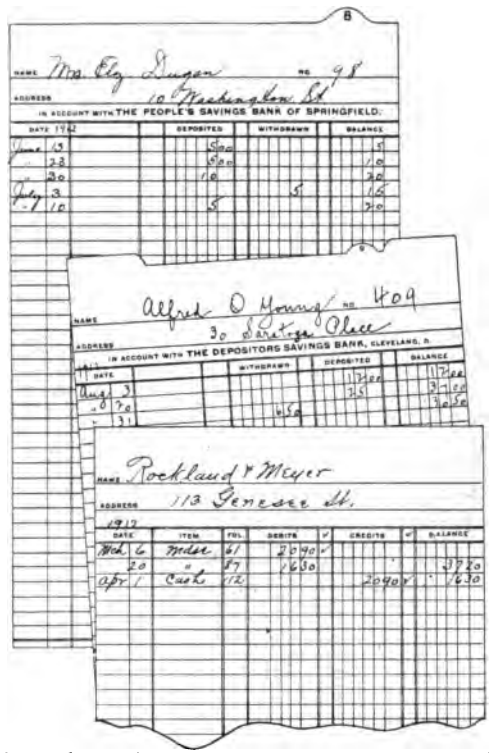

FIG. 61. More elaborate forms of ledger cards used by savings banks and commercial houses.

A short study of these illustrations and those shown on the following pages will give the student a general knowledge of the common forms used for card ledgers.

Methods of Indexing

The indexing of a card ledger is a matter of great importance. Without doubt the adaptability of the card ledger to indexing is one point which has made it very popular, and its efficiency depends mainly upon this. We shall therefore give particular attention to the common methods of indexing and dwell somewhat on their relative merits.

The alphabetical, geographical and numerical methods of indexing are most commonly used. A small and simple card ledger, containing three to five hundred accounts, would look like

Figure 62, in which will be noted the provision for open and closed accounts. The detail of this ledger, showing the card itself and the actual method of filing, is given in Figure 63. In posting,

FIG. 62. Small Card Ledger in handy tray.

the card is removed from the tray and placed directly under the original entry; and thus the operation of posting is confined to a small space, which makes it rapid and accurate.

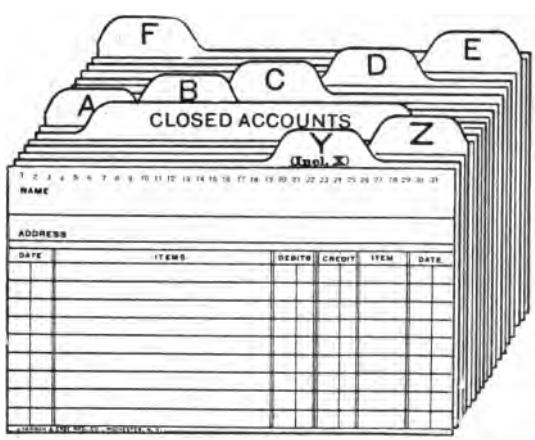

FIG. 63. Detail of ledger illustrated in FIG. 62. Note card and actual method of filing.

This small system could expand to ten or twenty thousand accounts with no re-writing or unnecessary work.

An accurately indexed card ledger will have from ten to twenty cards behind each guide; and as the record expands and new accounts are added, it is only necessary to provide a more minutely

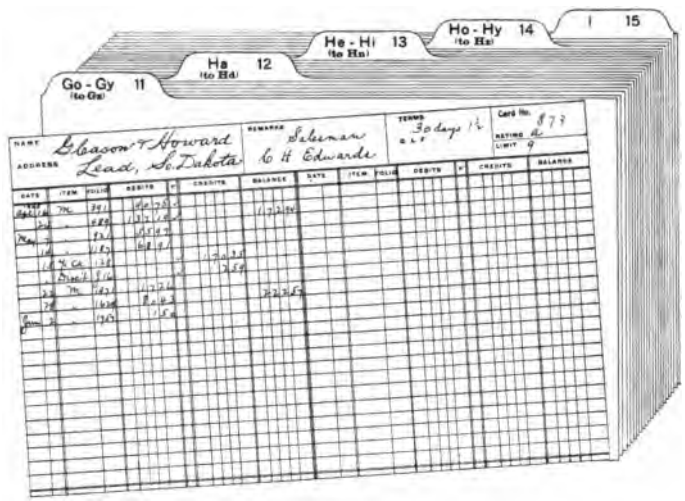

FIG. 64. Subdivided index for an accurate Card Ledger System. Note standard double entry ruling now found in majority of ledgers.

subdivided index. Such an index is shown in Figure 64. Also note that the form of card used here is the standard double entry ruling found in the majority of ledgers. It has the same ruling on the reverse side; and provides for 88 postings, demonstrating the economy of the system.

The Safeguard Card Ledger

In this ledger, shown in Figure 65, all the defects of early card ledger systems have been overcome. It provides for every demand of the ordinary ledger and in addition has refinements and advantages that cannot be obtained in other than a card system. It is termed the "Safeguard Ledger System," and provides against misfiling and loss of cards.

First, consider the guides, the tabs of which are celluloided to provide maximum wearing qualities. In addition to the alpha-

betical subdivision on each guide there is also a number, affording a combination of the alphabetical and numerical systems. We shall explain the use of this number shortly.

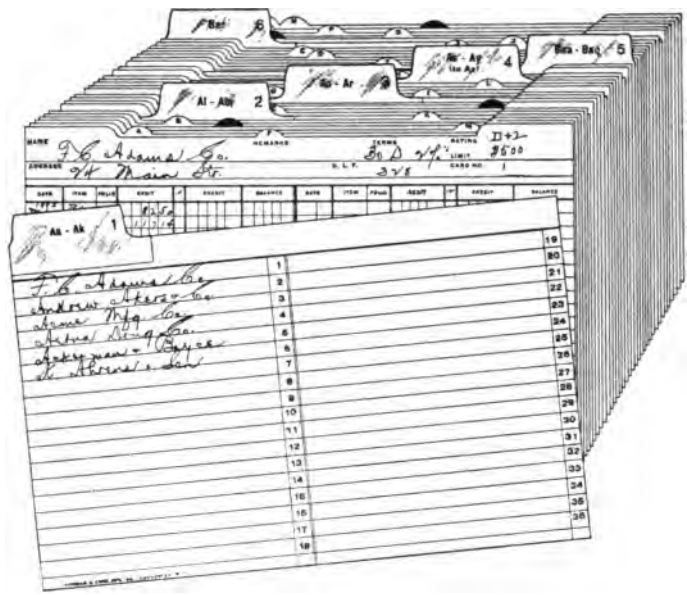

FIG. 65. **The Safeguard Card Ledger—an absolute guarantee against lost or misplaced cards.**

When a ledger card is made out for a new account, the name of the customer is registered on the face of the guide behind which the card is to be filed. The reverse side of the guide is printed and numbered in the same way, providing for 72 accounts altogether.

The cards for this system are printed on two sides, the face in black, and the reverse in red. They are also tabbed at the top and bottom as in Figure 66. The tabs at the top of the cards bear letters, which represent given names or the second parts of firm names. The tab at the bottom on the face of the card is solid black—the purpose of this we shall explain later. On the reverse side the card is printed in red, the top tab bearing a letter just as on the face, while the tab at the bottom is solid red.

Should the account represented by this particular card become delinquent, the card is reversed so that the solid red tab shows. If the account is temporarily closed on account of a credit posting, the card is turned so that the solid black tab shows. Thus, in taking off a trial balance, this card would not be considered.

We can best follow the system through by citing an example. We find that we have a new account to open with F. C. Adams Company. We first select a card bearing an "F" tab, which corresponds with the first initial. We write on the card the name

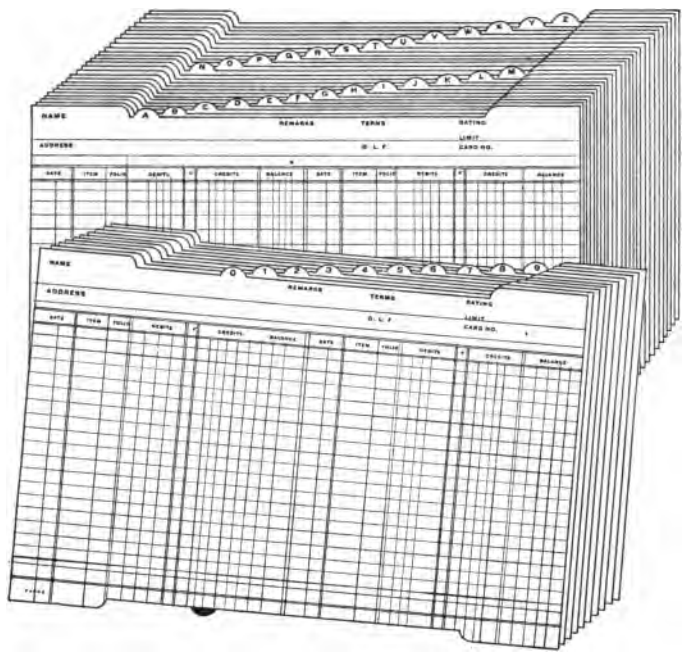

FIG. 66. Ledger cards with shoulder tabs.

and address of the firm and other general information, make our posting, and refer to our index to find behind which guide it is to be filed. We find that it goes behind the "Aa-Ak" guide, and therefore register it on the face of that guide on line No.1. This gives us our card number which is "1-1." This compound number is secured for each account, the first number representing the guide behind which the card is filed, and the second number, the number of the account itself. For example, the eighth account opened behind guide "An-Ar No. 3" would be "3-8."

Referring to the face of guide No. 1, we find the second account opened was Andrews, Akers & Co., which is card No. 1-2, the second card behind the guide, and which bears an "A" tab.

The cards in this system are not alphabetically arranged behind the guides. Simply drop the card behind its alphabetical guide regardless of the position.

If in spite of the safeguards against mistakes a card should become misfiled in this system, it could be readily located by its alphabetical tab, which indicates the given name or second part of the firm name. For instance, in case the card of the F. C. Adams Company were misfiled, it would merely be necessary to run through the file and glance at those cards bearing "F" tabs. The missing card would be located in a moment.

For general commercial ledger work, the alphabetical system of indexing is recommended. In a few instances the situation may demand a geographical index. In Savings Bank ledgers the index is nearly always numerically arranged as accounts in all Savings Bank records are usually known by number.

Geographical Card Ledger

In practical operation, the geographical card ledger does not differ from the alphabetical, except that the cards are arranged

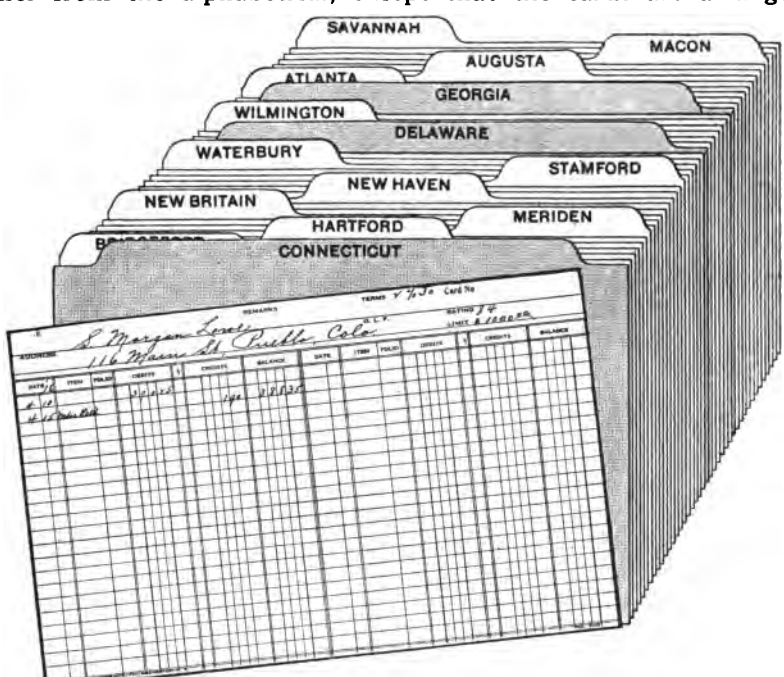

FIG. 67. Card Ledger arranged geographically instead of alphabetically.

by location. Figure 67 is typical of this character of system. Many variations of geographical indexing can be employed, just as in geographical vertical letter filing of which the student already has a general knowledge.

A geographical card ledger enables a concern to gather statistics regarding sales by territories. This is very often valuable information for use in planning sales campaigns; and if the ledger were not indexed geographically, it could only be obtained by a duplicate sales record which would involve considerable time and expense. It is also of assistance in gauging the financial conditions of territories by analyzing collections.

Numerical Card Ledger

The numerical card ledger is rarely used in commercial concerns, and then as a rule only where other records, such as corres-

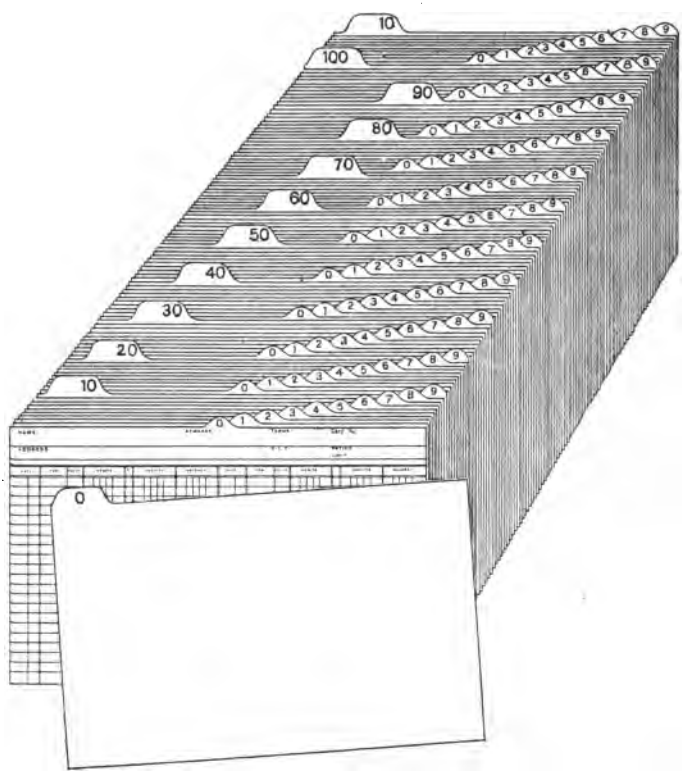

FIG. 68. Numerical Card Ledger widely used in savings banks.

pondence, credits, etc., are arranged by the same number, all being located from a general index. In banks however, the savings accounts are nearly always arranged numerically. The guides are numbered by 10's as shown in Figure 68, and the form card bears a numbered tab. The form of card shown in Figure 68 is one for commercial use, while the two upper forms in Figure 61 are common forms for bank use.

A numerical ledger of this kind must have a supplementary alphabetical index, either on cards or in book form, to locate an account.

Card Ledger Desks

The usual receptacle for a card ledger is a cabinet (Figure 47) or a card ledger desk of sufficient size to accommodate it. For the student's information we are showing, in Figure 69, a type of standing card ledger desk. This desk has a sliding posting shelf which the operator moves along as postings are being made.

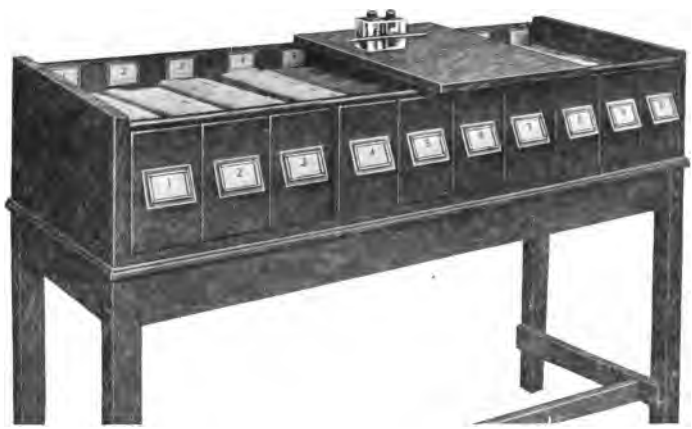

FIG. 69. Standing Card Ledger Desk. Note the sliding posting shelf.

Another type of a card ledger desk of sectional construction is shown in Figure 70.

Mechanical Ledger Posting

There is a growing tendency to adopt Mechanical Posting Machines for ledger work. These machines are similar to adding machines, or typewriters with adding attachments. There are

FIG. 70. Sectional Card Ledger Desk. (See preceding page.) Cards are filed in big pedestals at right and left facing toward the user.

several makes on the market, and the manufacturers assert that in a few years every ledger of any size in the country will be mechanically posted. Thousands of the machines are already in use; and we should know something of their operation, and of the adaptability of the card ledger to the work which they do.

Many banks which use this system have vertical trays to accommodate their ledger cards, which are generally 11 by 11, or 12 by 12 inches in size. In Figure 71, we see one of these trays with the large ledger cards alphabetically arranged. In posting to an account the card is withdrawn from the tray and inserted in the machine. The old balance is printed, followed by the checks in detail, then the deposits, and finally the new balance is struck

FIG. 71. Tray for use with Posting Machines. Ledger cards are filed alphabetically.

at the right edge of the sheet. All of these additions and subtractions are done by the machine. When the card is replaced in the tray, it is "offset" to the right. This keeps separate all accounts which have changed during the day. At the end of the day, a balance is struck by adding the deposits or credits to the old balances, and the checks or debits to the new balances.

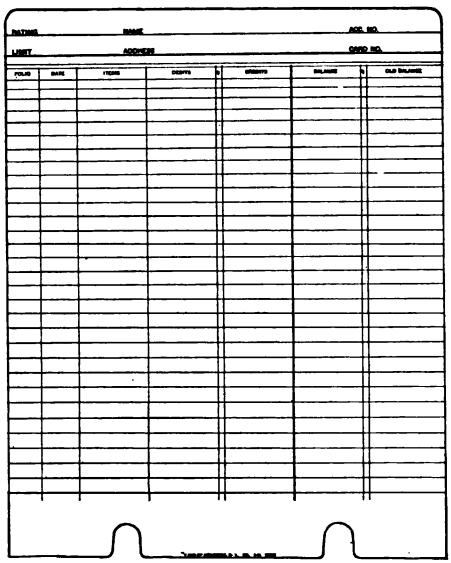

FIG. 71A. Card form used with Mechanical Posting Machines.

Commercial houses also use the card ledger for this purpose. If a large size of card is used, a vertical tray is employed, as in banks. If, however, the accounts are not acted upon so frequently as to require a large card, a smaller size, sometimes 8x5, is used. The cards may be filed in a card record desk as shown in Figure 70. This brings a large number of accounts within reach of the operator, and is a very convenient method for a concern whose accounts are not particularly active.

Figure 71A illustrates a card form used with a mechanical posting machine. The left notch (bottom edge) fits over a rod which runs near the bottom of the tray. After posting, the card is replaced in the tray with its left edge resting against this rod. This is called "offsetting," and of course requires a tray made wider than the card. After the proof of the postings is made, all offset cards are replaced in their original positions.

QUESTIONS ON CHAPTER XIV

The Card Ledger

1—Name six points of advantage of the Card Ledger.

2—Elaborate on three of them, telling specifically what each advantage means.

3—What are the general methods of indexing a card ledger?

4—In the Safeguard System, why are the guide tabs lettered and also numbered?

5—Explain how you would assign a number to a new account—The Agricultural Gazette?

6—What do the letters indicate on the tabs of the cards? What tab would you select for the card of the Agricultural Gazette?

7—What does a solid red tab signify? A solid black tab?

8—What purpose does the Geographically indexed card ledger answer?

9—Where is the numerical card ledger principally used? Why?

10—Explain briefly the use of the card ledger in connection with a Mechanical Posting Machine.

CHAPTER XV

Stock Record Keeping

What a Stock Record Is

Every manufacturing business must procure raw material from which to manufacture its products. This raw material is usually stored in a certain department, called the stock room, and held there until required by the Manufacturing Department. Frequently it is made into manufactured parts, which are later assembled into a complete machine or product. An accurate record of this raw material and these finished parts must be kept.

In a jobbing or retail establishment where no manufacturing is done, and where the material is obtained from outside sources ready for reselling, much the same procedure is followed. Of this stock an accurate record must also be kept.

What a Stock Record Does

The stock of a business house always represents a considerable sum of money; and as a form of wealth, must be carefully guarded. An accurate stock record will prevent leaks,—that is, the disappearance of material from the stock room with no record of where it has gone. This is prevented with an accurate stock record because nothing is delivered without written authority.

It will also prevent "short stock." This means the sudden discovery that a certain item of stock in daily use is completely exhausted, necessitating expensive delays in reordering and replacing.

A stock record will also call immediate attention to "dead stock"—stock which is not moving, which is occupying valuable floor space, tying up precious capital, and increasing the insurance premium.

It does away with that bad condition, "over stock," which also takes up valuable space, and increases the investment and the insurance premium, because such a system gives an accurate record of consumption by periods on which to gauge the quantity to be purchased.

In case of fire, a stock record gives an immediate and accurate basis for insurance claims and adjustment.

With such important points involved, the stock record becomes a necessity.

The Method Used

The bound book has been found wholly inadequate for the demands of a stock record. The loose leaf method, while an improvement over the bound book, lacks many of the essential elements which make for efficiency. But the card system seems to answer

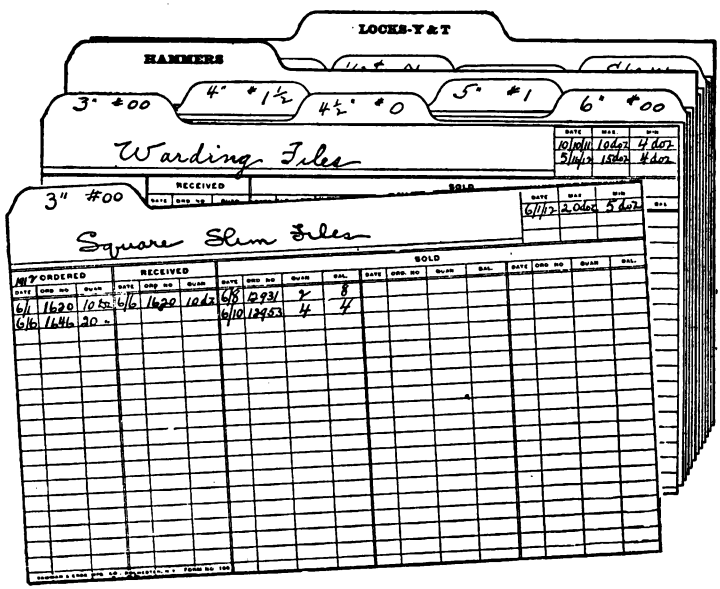

FIG. 72. Card record of Stock. A complete record in convenient form.

every requirement and is most generally used. This record must provide for a listing of each item of stock. Therefore, a separate card is made out for each kind, style and size of material. These cards are filed away behind subject guides, the names of the articles of stock being printed or lettered thereon. A study of the accompanying illustration will make the indexing method clear. The card illustrated (Figure 72) is a very convenient form. These cards bear 1/5 cut tabs, designed for the purpose of listing different sizes or styles of a general article. In the illustration the first six cards

shown are presumably filed behind a guide marked "Files," and show the different sizes used. The record provides for the quantity of material ordered, the quantity received, and the quantity delivered or sold. Generally material is ordered in large quantities and distributed in small lots. For that reason, provision is made for many entries under the heading, "Sold."

The columns headed "Date," "Maximum," and "Minimum" are used in this way. With most items of stock, experience has shown what is the average consumption per week or per month, and also what length of time is required to replenish stock. Therefore, the minimum or smallest quantity which should ever be on hand is that quantity which would be used during the period required to replenish the stock. Usually a little leeway is allowed to provide for contingencies. Therefore, we will assume that it takes two weeks to replace an item of stock and that the average consumption of that item per week is ten dozen. Allowing for contingencies, a fair minimum would be 25 dozen, or a two weeks standard supply with a contingency supply of five dozen additional.

Experience has also shown business concerns that their stock can be economically maintained by having a thirty days supply of certain items, a sixty days supply of others, etc. Knowing the average consumption, they arrive in this manner at a maximum, which is placed in the proper column.

Provided a change in output occurs which necessitates a change in the maximum or minimum quantity, another entry is made showing the date on which the change was made with the amount of stock to be carried.

If the stock record is being newly installed, the first thing necessary is to take a complete inventory. Then a card is made out for each item of stock and a debit entry is made in the "received" column from the inventory sheet. From that point, the entries can be best explained by following the card shown in Figure 72. On June 1, the purchasing agent issued order No. 1620, calling for ten dozen 3″ No. 00 Square Slim Files. The original order he sent to the firm from which the goods were to be purchased, a duplicate was sent to the receiving clerk to notify him that the goods were coming in, and another copy went to the stock clerk in order that he might show the "material ordered" on his records. From this we have the first entry in the column "Ordered." On June 6, the receiving clerk gets a shipment of ten dozen files on order No. 1620. He

sends the Purchasing Department notice of the receipt of the goods and also sends a notice to the stock room, with the goods. From this is obtained the entry in the column "Received".

SENECA MOTOR CAR CO. INC
STOCK REQUISITION

Req. No. 12931 Job No. 15285

Deliver to Machine Shop Date 6/8/16

QUANTITY	DESCRIPTION	AMOUNT	
24	3" #00 Square Slim Files		
	BY Brown — Foreman TOTAL		

FIG. 73. Requisition for material from stock room.

A workman in the factory now requires two dozen of these files; and so makes out requisition No. 12931, (Figure 73), has it signed by his foreman, and presents it to the stock room for filling. The goods are delivered to him and the requisition turned over to the stock clerk for entry on his stock record.

This stock record is also a perpetual inventory, which means that the exact amount of the stock on hand is shown at all times. When this balance is less than the minimum amount of stock to be carried, a notice is sent to the Purchasing Department so that more stock may be ordered. If the quantity in the "Balance" column is more than the maximum to be carried, the superintendent is notified in order that he may reduce the stock by manufacturing or take such other steps as the situation requires.

This record also shows that another order has been placed for twenty dozen, but that nothing on this order has as yet been received.

This is a very complete form of card record and is preferable to the one shown in Figure 74 in most instances, because it provides ample space for deliveries, while in the latter Figure, equal space is

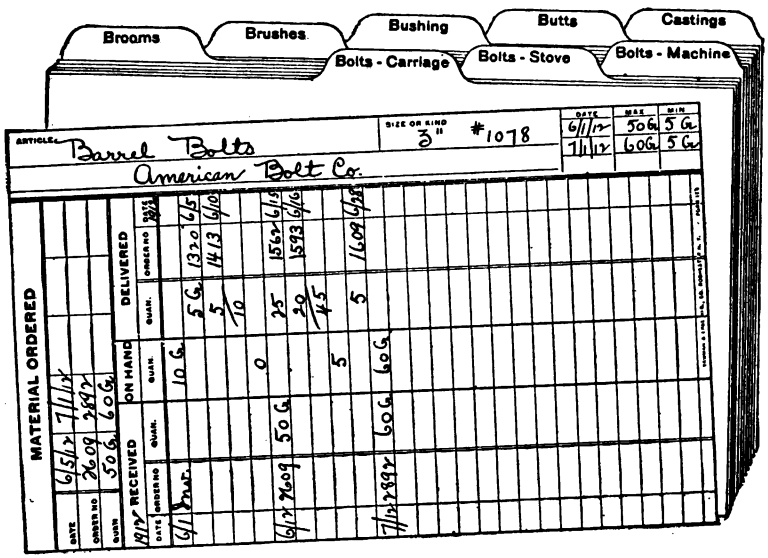

FIG. 74. Another form of stock record card. Note indexing arrangement.

allotted for "material received" and "material delivered," which is not the usual proportion. Stock records may vary somewhat, but both of these are good general illustrations.

Equipment Used

Stock record cards are filed in card cabinets or in a card record desk similar to that shown in Figure 70. The size most widely used is 8x5. In Figure 72 and 74, we are shown a method of indexing the cards by subject. For a small stock room, a set of alphabetical guides would probably be sufficient for separating the cards according to name of article. Another good arrangement of guides is that shown in Figure 36 in the chapter on "Subject Filing."

QUESTIONS ON CHAPTER XV

Stock Record Keeping

1—What is a record of stock?

2—Name four difficulties that can be overcome by keeping an accurate record of stock.

3—How many different kinds of stock are usually listed on a card?

4—In Figure 72, what are the tabs on the cards for?

5—What is "maximum" and "minimum" stock?

6—What is a requisition?

7—What does the stock record clerk use it for?

8—Can a stock record be indexed geographically?

9—Why is a larger space provided for deliveries than for receipts?

10—Suppose you were a stock clerk and had a system similar to that illustrated in Figure 72. What entries would you make if you received a requisition from a workman for 4 3″ No. 00 Square Slim Files?

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Systems for the Sales Manager

It is vitally important that the manager of sales shall have a comprehensive grip upon the affairs of his department. Whether it be a business that depends only upon local sales or an immense corporation with a nation-wide distribution, the selling problem differs only in degree. Every sales manager must have records showing—the efficiency of his sales force—the possibilities of different territories—selling expenses—sales—prospects—and much other essential information. "Systems for the Sales Department is the title of a 16-page booklet dealing exclusively with the efficient handling of all the records vital to success in sales work. Describes and illustrates the most practical and resultful systems for keeping these records. If you are interested in sales management, write for a copy.

"Y and E" Efficiency Desks

To meet the high cost of doing business—to save time and money—to do more work in less time—many people are equipping their offices with "Y and E" Efficiency Desks.

Folder No. 3075 describes the complete line of desks, containing vertical filing drawers and card record drawers in a wide choice of combinations, including six desks with disappearing typewriter or dictating machine stands. A desk and cabinet *combined* at the price of a desk.

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"Fire-Wall" Steel Filing Cabinets

The kind of construction used almost universally for metal filing cases is steel without asbestos. No steel cabinet without asbestos is equal even to a well built *wood* cabinet in fire-and-heat resistance. In fact, *the only kind of steel which is comparable to wood is "Fire-Wall" Steel*—an exclusive "Y and E" invention found in no other filing cabinets made. "Fire-Wall" construction means *double* steel walls with insulating dead-air chambers and corrugated *asbestos* between. The principle is the same as in a safe. The tops, bottoms, sides, backs and front of all "Y and E" "Fire-Wall" cabinets are built with this construction. In addition to having double-wall and asbestos construction, all drawers are equipped with automatic safety latches, which lock and unlock *without a key*. This is especially valuable as protection when the cabinets are tipped in moving or during a fire. Also the drawers glide in and out on steel "Frictionless" slides. These are *exclusive* "Y and E" features. "Fire-Wall" cabinets in standard sizes for correspondence, bills, legal-cap papers, documents, storage, cards, etc., are offered in olive, oak and mahogany finishes.

Much interesting information regarding this subject is found in our pocket size catalog No. 2816M. Ask for it.

"Y and E" System Service Given without Charge

"Y and E" service goes further than the mere sale of equipment, and includes the planning of complete systems for our customers and prospects, wherever such service is desired.

Few executives or assistants like to depend solely upon their own judgment in designing filing systems, follow-up systems, bookkeeping systems, sales, cost and credit systems and the like. A mistake or a single oversight in such responsible work might make all the difference between the success and failure of the plan. It is here that a "Y and E" representative—specially trained and backed with the accumulated experience of the company's 40 years in system building—should be called in for an informal consultation. Frequently, in fact, our service men find ways of straightening out system difficulties for their prospects simply by proper re-arrangements of their old equipment and without the purchase of anything new.

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